

Information for Borrower (Refinance)

- **Funds for closing** If you need to bring funds for your closing, they must be wired into our account. Recent changes in Georgia law require funds received in our account prior to disbursing funds at the closing table. *Wiring instructions will be sent to you or your agent and may also be printed from this website.*
- **Identification** A government issued id such as a driver's license or passport is required at closing
- **Homeowner's Insurance** An original hazard insurance policy is required for refinances. Please provide the name and contact information of your insurance agent to our pre-closer.
- **Documents Required by Lender** Your lender may require certain documents as a condition to close. Examples include tax returns and bank statements. If you are notified that documents are required, please bring them with you to closing and send copies to your lender in advance if possible.
- **Power of Attorney** If a party is signing via power of attorney, the power of attorney must be approved by our office and the lender prior to closing. Please contact our office as soon as possible if you intend to use a power of attorney.

- **Refinance Information Sheet** The Borrower will be provided with an information request document requesting current mortgage information, hoa information and an authorization to obtain your payoffs. Please provide the information sheet to our office as soon as possible to avoid a delay in closing. *A copy of the information sheet is available on this website.*