

**CHAPTER 13 – WESTERN DISTRICT OF VIRGINIA  
REFINANCING INFORMATION**

Debtor(s) Name(s) and Case Number: \_\_\_\_\_  
 Debtor(s) Current Address: \_\_\_\_\_  
 Mortgage Broker Name, Address and Telephone: \_\_\_\_\_

<u>Current Mortgagee(s)/Lender(s)</u>	<u>Current Monthly Payment w/T &amp; I</u>	<u>Fixed/ ARM</u>	<u>Current Interest Rate</u>	<u>Term/ Length</u>	<u>Approx. Loan Balance</u>
_____	_____	_____	_____ %	_____	_____
_____	_____	_____	_____ %	_____	_____

<u>Proposed Mortgagee/Lender</u>	<u>Proposed Loan Amount</u>	<u>Fixed/ ARM</u>	<u>Current Interest Rate</u>	<u>Term/ Length</u>	<u>Proposed APR</u>
_____	_____	_____	_____ %	_____	_____

Proposed Monthly Payment Amount: \_\_\_\_\_  
 Does the proposed new monthly payment include taxes? Yes \_\_\_ No \_\_\_  
 Does the proposed new monthly payment include insurance? Yes \_\_\_ No \_\_\_  
 State the appraised value of the property: \_\_\_\_\_  
 Month and year of the appraisal: \_\_\_\_\_  
 Name and address of person(s) who conducted the appraisal: \_\_\_\_\_  
 Can you provide to the Trustee a copy of the appraisal? Yes \_\_\_ No \_\_\_

State the approximate dollar amounts from the proceeds of the new loan that are proposed to be paid to the following:

Existing 1 <sup>st</sup> mortgage (includes/does not include arrear)	\$ _____
Arrear (if not included in existing mortgage payoff above)	\$ _____
Existing 2 <sup>nd</sup> mortgage (includes/does not include arrear)	\$ _____
Arrear (if not included in existing 2 <sup>nd</sup> mortgage payoff above)	\$ _____
Real estate taxes, water & sewer	\$ _____
Payoff to the Chapter 13 Trustee (includes/does not include mortgage arrear)	\$ _____
Other debts	\$ _____
Legal fees	\$ _____
Points	\$ _____
Mortgage Broker	\$ _____
All other fees and costs	\$ _____
Cash to debtor(s)	\$ _____
<b>Total New Loan Amount</b>	<b>\$ _____</b>

Is the new loan is an adjustable rate mortgage (ARM)? Yes \_\_\_ No \_\_\_ If yes, state (a) the introductory interest rate: \_\_\_\_\_%; (b) the rate after the introductory period: \_\_\_\_\_%; (c) the APR for the new loan: \_\_\_\_\_%; (d) the amount of the initial monthly payment: \$ \_\_\_\_\_; (e) if the payment includes taxes: Yes \_\_\_ No \_\_\_; (f) the time before the first adjustment: \_\_\_\_\_ years/months; (g) the interest rate at first adjustment: \_\_\_\_\_%; (h) the highest possible interest rate to be charged during the term of the loan: \_\_\_\_\_%; (i) the most the interest rate can be adjusted at any adjustment period: \_\_\_\_\_; (j) the frequency with which the adjustments can be made: \_\_\_\_\_

Attach copies of the (a) Loan Application, (b) Good Faith Estimated settlement charges (c) HUD-1 settlement statement or proposed HUD-1 settlement statement, if debtor has received or is aware of the preparation of same.

Date: \_\_\_\_\_ Debtor  
 Date: \_\_\_\_\_ Debtor  
 Date: \_\_\_\_\_ Broker

**Please complete, sign and return to Chapter 13 Trustee, 15 Salem AVE., SE, Suite 300 Roanoke, VA, 24011-1419.**