



Mortgage Refinance & Home Equity Loan Request

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⚠ Refinancing or taking out a home equity loan on a Community Housing Trust home requires coordination with Headwaters before closing. Please read the Refinance & Home Equity Loan Guide for Homeowners before completing this form, and contact Courtney as early as possible in the process.

1. Homeowner Information

Homeowner Name

Property Address

Phone

Email

2. Type of Request

Select one.

- Mortgage refinance — rate & term
- Mortgage refinance — cash-out
- Home equity loan

3. Loan Information

Provide as much detail as you have. If you are early in the process and don't have all of these details yet, fill in what you can and contact Courtney with updates as your loan progresses. All information must be submitted at least 30 days before your proposed closing date.

Proposed lender name

Principal amount of proposed loan

Existing mortgage debt

Total mortgage debt after closing *combined existing + new loan*

Expected closing costs

Rate of interest

Proposed closing date

Title company

4. Reason for Request

Please describe your reason for requesting this loan.

For example: lowering my interest rate, reducing monthly payments, funding home repairs, etc.

5. Lender Documents

The following documents must be submitted to Headwaters by your lender no later than 30 days before your proposed closing date. Please connect your lender with Courtney as early as possible so these can be arranged.

Your lender will submit these directly to Headwaters. This checklist is for your reference.

- Uniform Residential Loan Application (Form 1003)
- Uniform Underwriting and Transmittal Summary (Form 1008)
- Title report
- Insurance report
- Appraisal (must comply with Fannie Mae Community Land Trust requirements)

6. Attachments

Please attach the following to this form when submitting.

- Copy of the appraisal commissioned for this loan request
- Repayment schedule

7. Post-Closing Documents

After closing, you are required to provide Headwaters with copies of the following documents. This is a ground lease requirement. You do not need to submit these now — this is a reminder for after closing.

- Signed Promissory Note and Mortgage/Deed of Trust
- Closing Disclosure (or Settlement Statement and Truth-in-Lending Disclosure)
- Signed Permitted Mortgage Agreement

8. Homeowner Acknowledgment & Signature

By signing below, I confirm that the information provided in this form is accurate to the best of my knowledge, that I have read the Refinance & Home Equity Loan Guide for Homeowners, and that I understand Headwaters must review and approve this loan before closing can proceed.

Please confirm the following:

- This home is and will remain my primary residence.

Homeowner Signature

Date

Printed Name

Submit this form and attachments to Courtney Naumann at cnaumann@headwatershousing.org. Headwaters requires at least 30 days to review loan information prior to closing. You will receive a written approval or denial letter before closing can proceed.