

# **REFINANCE A HOME (motion)**

## **THE TRUSTEE WILL DENY YOUR REQUEST IF:**

1. You are NOT current on your trustee payments.
2. You have NOT submitted all your tax returns since your case was filed.
3. If you owe a tax refund to the trustee.
4. You have a pending court date.

Once completed, return this form with the necessary documentation and your last 2 paycheck stubs. If you have a spouse, we will need both of your last 2 paycheck stubs.

If self-employed, our office will provide a self-employment form for you to complete.

A motion must be filed and set for hearing.

It can be 30-60 days before an answer is provided.

This depends on when the hearing is set.

There is a fee of **\$400.00** for this motion. The fee must be paid to our office before filing the motion. Alternatively, the fee must be paid prior to the hearing date, no later than 5 business days before the hearing date (the Friday before the hearing).

You can pay with cash, check, money order, cashier's check, or a debit card.

Our card payment system has a transaction fee of 4.5% and it will be \$418.00 total. Checks, money orders, and cashier's checks- address to: Sam Henry, IV Law Office.

Law Office of Sam Henry, IV, Bankruptcy Specialist      Today's Date: \_\_\_\_\_

Case #: \_\_\_\_\_ - \_\_\_\_\_ Debtor Name(s): \_\_\_\_\_

**TO REFINANCE A HOME**  
**(Motion) ATTORNEY FEE: \$400**

Location of the property: \_\_\_\_\_

Reason for refinancing home: \_\_\_\_\_

\_\_\_\_\_

Your current total monthly mortgage expense (include escrow/insurance): \$ \_\_\_\_\_  
(If you are not sure, we will pull the last amount that is in your bankruptcy plan)

Are you refinancing with a new mortgage company? \_\_\_\_\_ yes    \_\_\_\_\_ no

If yes, who is your current mortgage company: \_\_\_\_\_

The refinance loan will be through: \_\_\_\_\_

Address: \_\_\_\_\_

The loan amount to be refinanced is \$ \_\_\_\_\_ at a fixed rate of \_\_\_\_\_ % interest,  
with a monthly payment of \$ \_\_\_\_\_ and monthly escrow/insurance of \$ \_\_\_\_\_ for a  
total estimated monthly payment of \$ \_\_\_\_\_ beginning \_\_\_\_\_.

Amount of down payment: \$ \_\_\_\_\_

Origination of down payment: \_\_\_\_\_

(savings, income tax refund, bonuses, gift from family, etc.)

Total closing costs: \$ \_\_\_\_\_

How to be paid: \_\_\_\_\_

Expected closing date: \_\_\_\_\_

(You **MUST** have court approval before closing; if it is prior to a court hearing, please understand that you likely will have to reset the closing date.)

Closing agency company: \_\_\_\_\_

Address: \_\_\_\_\_

Agent's name: \_\_\_\_\_ Contact number: \_\_\_\_\_

Email address: \_\_\_\_\_

**Documentation you must provide in addition to this form:**

- 1) A copy of the loan documentation (i.e. loan estimate or fees worksheet; etc.).**

**\*\*Our office will not begin any work without the necessary documentation and information.**