**Know Your Client Template | Refinance**

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| Client Name(s): | Click or tap here to enter text. |
| Mortgage Amount: | Click or tap here to enter text. |
| Mortgage Maturity Date: | Click or tap here to enter text. |
| Current Rate: | Choose an item. |
| Current Payment + Frequency: | Click or tap here to enter text. |
| Current Lender: | Click or tap here to enter text. |
| Current Mortgage Type (Open/Closed): | Choose an item. |
| Property: Owner-Occupied or Rental? | Click or tap here to enter text. |
| Remaining Amortization: | Click or tap here to enter text. |
| Requested Refinance Mortgage Amount: | Click or tap here to enter text. |

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| **Questions to Ask** | **Client Response** |
| Has your life situation changed since the start of your last mortgage term? | Choose an item. |
| Do you understand the difference between a mortgage amortization and term? | Choose an item. |
| Do you understand the difference between a closed and open term mortgage? | Choose an item. |
| Do you plan on selling your home in the next 5 years? | Choose an item. |
| Are you interested in a variable or fixed mortgage rate? | Choose an item. |
| What is your approximate monthly budget for a mortgage payment? | Click or tap here to enter text. |
| Are you looking to make a lump sum payment on your mortgage each year? | Choose an item. |
| Why are you refinancing? *(Ex: Equity take out, debt payout, lower monthly payments, etc)* | Click or tap here to enter text. |

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| **Initial Documents Requested** | **Received** |
| Most recent mortgage statement |  |
| Most recent property tax statement |  |
| Income documents *(please refer to Document Checklist in Agent Resources)* |  |
| Photo ID |  |
| Signed Client Consent Form *(to pull credit bureau)* |  |
| Mortgage Application |  |