

YOU'VE REFINANCED. *NOW WHAT?*



If your mortgage company maintained an escrow account for payment of taxes and insurance, you may receive a refund once the loan is paid in full. Please check your payoff statement or your most recent mortgage statement to see any balance. This should arrive approximately 4-6 weeks after closing. Consider giving your lender your forwarding address.

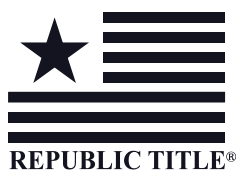
ESCROW BALANCE

When you receive confirmation that your mortgage loan has been paid in full, you may also receive a "Release of Lien" or "Reconveyance of Lien" from your lender. If the release does not appear to have been recorded with the County Clerk's office, please forward it to your escrow officer. We have collected for the recording of this document at closing and will send it to the county to be filed, thereby, releasing the lien of record.

RELEASE OF LIEN

You SHOULD NOT need to re-file for homestead exemption. If you have questions about your homestead exemption for property tax purposes or any other exemptions which may be available to you, you should contact your County Appraisal District. The forms necessary to apply for exemptions are available at no cost from your appraisal district.

HOMESTEAD EXEMPTION



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