- 1. Cover Letter
- 2. Letter Stating Reason for Refinance
- 3. Bank Application
- 4. Employer Verification Letter
- 5. Statement of Net Worth
- 6. Verification of Assets on Statement of Net Worth
- 7. Mortgage Statement
- 8. Bank Commitment Letter
- 9. Appraisal or Letter From Bank
- 10. Aztech Recognition Agreement

1. Cover Letter
Please refer to the attached for additional information.



300 WEST 23RD STREET OWNERS CORP. 300 West 23rd Street New York, New York 10011-2240

To expedite the processing of applications, all required fees and a complete application may be submitted electronically. To apply online, please go to:

https://www.ellimanpm.com/buildings/300 West 23rd Street

Printed Copies to Accompany Digital Submission:

Upon successful submission of a digital application, applicant(s) must submit one (1) set for "A" and one (1) set for "B" of the completed application.

Privacy protocol for printed copies:

- The only document where social security numbers should appear is the Credit Release form. Please use the redaction tool in the digital platform to redact all other instances of social security numbers in the application package.
- Only the last four digits of all account numbers should appear. Please use the redaction tool in the digital platform to redact all numbers appearing before the last four digits (on all bank statements, brokerage statements, tax returns, etc.).
- All application packages can be printed from the digital application platform via 'Download & Print' function
- All printed packages must be identical to the digital application you submit via the platform
- **A.** If you are refinancing for the first time or if you are refinancing an existing loan with payments on the new loan greater than the current ones.
- 1. Letter stating reason for refinance.
- 2. Copy of Bank Application.
- 3. Employer Verification Letter stating position, length of employment and salary.
- 4. Statement of Net Worth (enclosed).
- 5. Verification of assets on Statement of Net Worth.
- 6. Current mortgage statement.
- 7. Copy of the Bank Commitment Letter.
- 8. Copy of the Appraisal or letter from bank indicating the appraised amount
- 9. Three (3) AZTECH Recognition Agreements (originals) signed by an officer of the lending institution and applicant (copy of AZTECH form enclosed).



Page Two Refinance Requirements 300 West 23rd Street

- **B.** If you are refinancing an existing loan with no increase in principal amount, the following documentation must be provided to indicate that there is no increase.
- 1. Copy of bank application
- 2. Copy of commitment Letter
- 3. Current Mortgage Statement
- 4. Three (3) AZTECH Recognition Agreements (originals) signed by an officer of the lending institution and applicant (copy of AZTECH form enclosed).

NOTES:

- Housing debt to income ratio should not exceed 30%
- If you are seeking to obtain a Home Equity Line of Credit whereby the First Mortgage is not being paid off, you must provide evidence of consent from your 1st Mortgage Holder. This Consent must be provided in order to ensure compliance under the terms of the signed recognition agreement for the 1st mortgage.

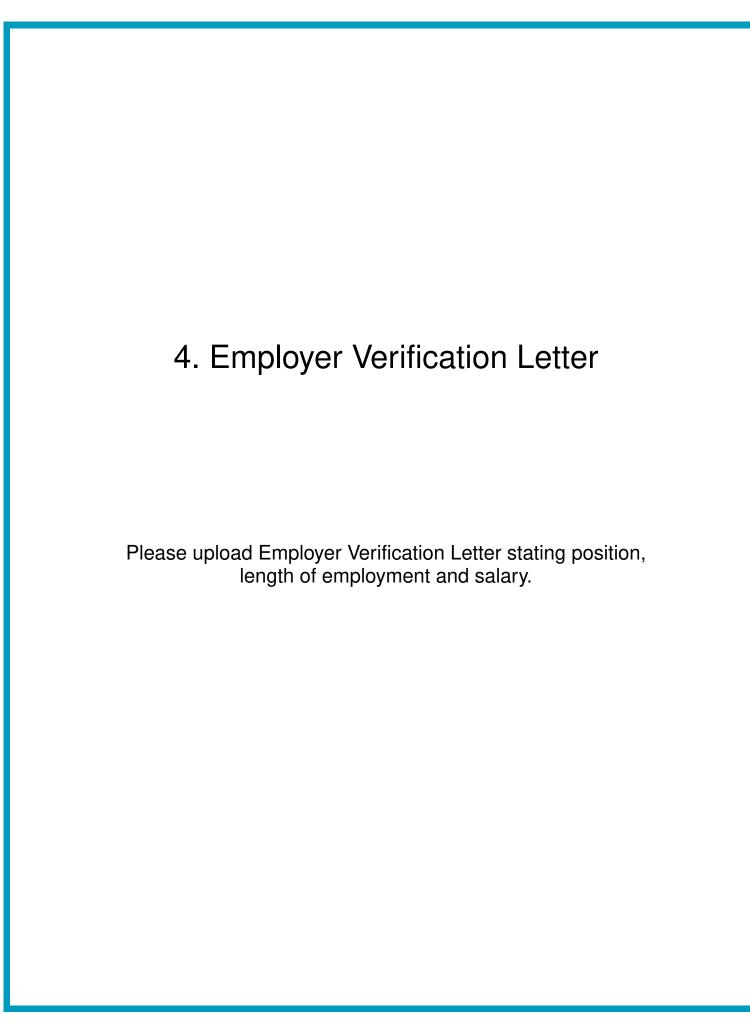
FEES:

 All fees due at submission must be paid electronically at the time of submission of your digital application. Please refer to our website for a detailed listing of fees due with your application.

https://www.ellimanpm.com/buildings/300 West 23rd Street

2. Letter Stating Reason for Refinance
Please upload a Letter Stating Reason for Refinance.

3. Bank Application	
Please upload copy of Bank Application.	



5. Statement of Net Worth	
Please complete Statement of Net Worth (enclosed).	

STATEMENT OF NET WORTH as of MM/DD/YYYY	
Prospective Purchaser(s):	
Assets:	Liabilities:
Cash Held in Banks:	Loans Payable (State Balance Outstanding)
Checking Accounts	Bank Loans
Savings Account	Student Loans
Certificates of Deposit	Automobile Loans*
Other Loans*	_
Total Cash Held in Banks	Total Loans Payable
Marketable Securities (State Current Market Value)*: Treasury Bills and Notes	Installment Credit (List Credit Cards and Balances)
Stocks	
Total Marketable Securities	Total Installment
Real Estate and Personal Assets (Please list)*:	Mortgage Payable*
TOTAL ASSETS	TOTAL LIABILITIES
Net Worth	
APPLICANT	CO-APPLICANT
Base Salary	
Investment Income	

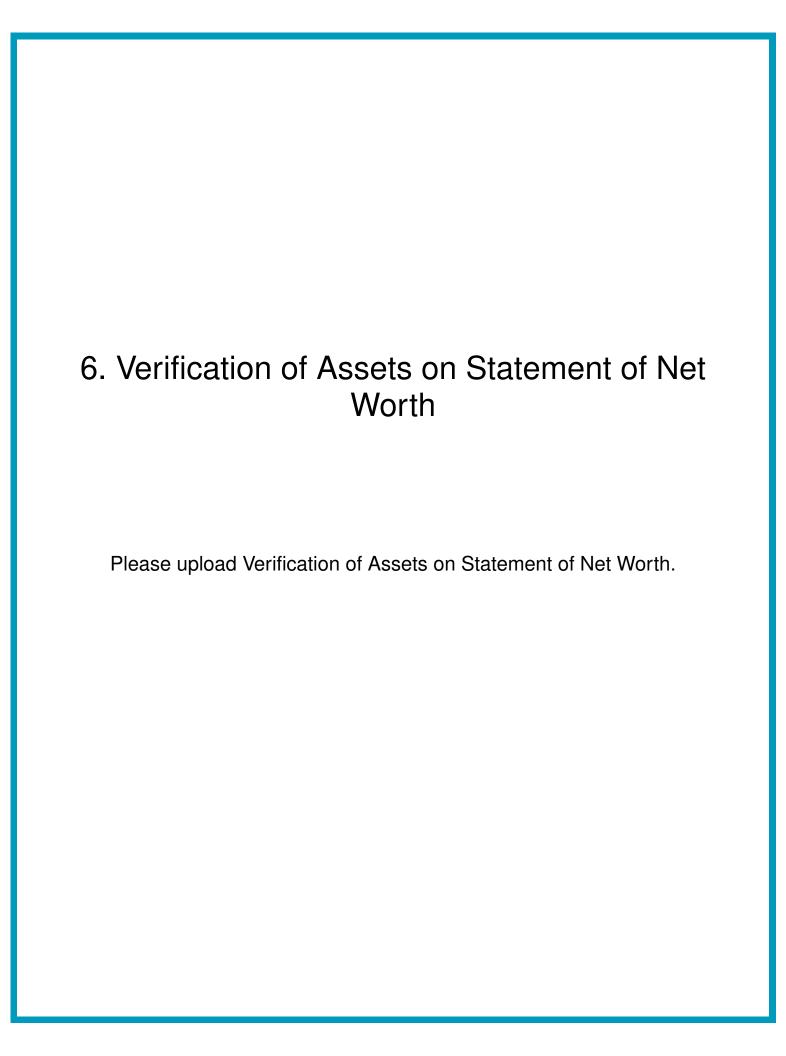
Bonus & Commissions

Dividends and Interest Income

Real Estate Income (net)				
Spouse Income (specify)				
Other Income-Itemize*				
Have you ever taken bankruptcy? Expla	uin:			
TOTAL PROJECTED INCOME:		_	_	
NET WORTH (Total Assets less Total	Liabilities)			
* Please provide additional information	as indicated below	v for certain items	marked on previous	s page:
	Real Es	state		
Description and Location	Cost	Current Market Value	Outstanding Mortgage Amount	Total Monthly Charges
	_	_		
	*h11 6	24b I i - b ilidi		
	ther Loans and C			
Lender/Creditor	Amount	Maturity	Purpose or Collateral Pledged	Total Monthly Charges

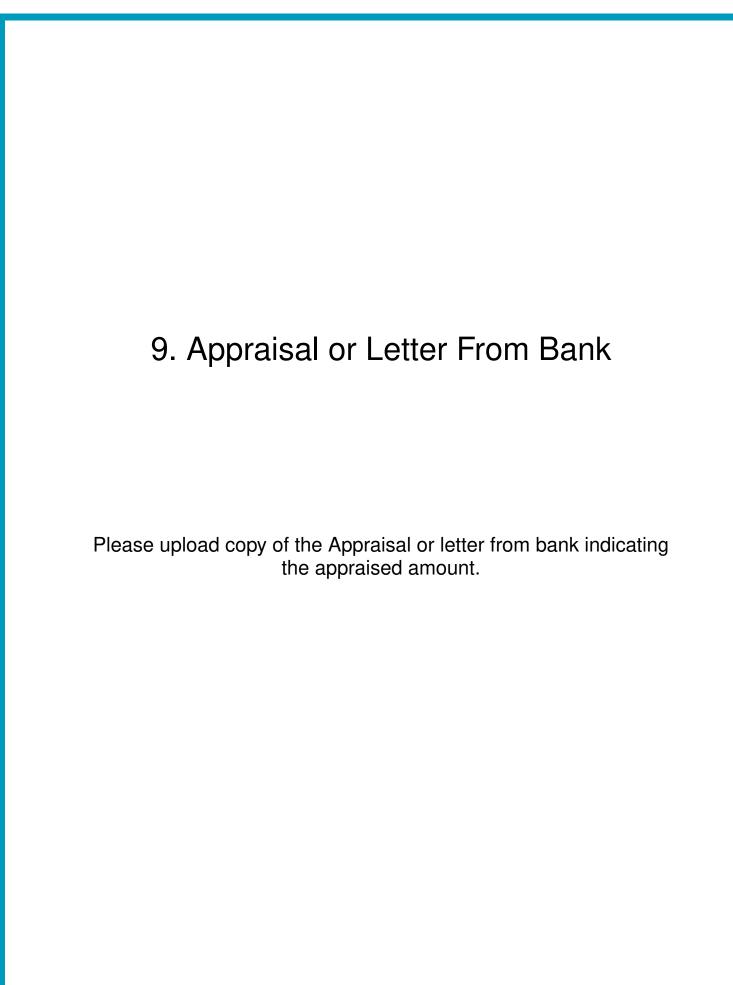
Schedule Of Bonds And Stocks

Amount Or No. Shares	Description	Market Actual Market Value	Non-Marketable Unlisted Securities Estimated Worth
	Additional Information, if Ne	ecessary	



7. Mortgage Statement
Please upload current mortgage statement.

	8. Bank Com	mitment Lette	er
Plea	ise upload copy of the	Bank Commitment	Letter.



10. Aztech Recognition Agreement

Please upload three (3) AZTECH Recognition Agreements (originals) signed by an officer of the lending institution and applicant.