

### THE OPERA OWNERS, INC.

### Finance/Refinance/ Home Equity Line of Credit Loan

In response to your recent request regarding a cooperative loan or to take out a home equity loan, please be advised that the Board of Directors requires that certain financial information be provided for its review:

### Requirements:

#### Maximum of 75% of Appraised Value

- 1. Finance/Refinance/Home Equity Form filled out and signed (attached);
- 2. Copy of loan Commitment letter or line of credit approval letter;
- 3. Original Aztech Recognition Agreement *signed* by shareholder and lending institution, (in triplicate);
- 4. Copy of Appraisal Report;
- Copy of current monthly mortgage payment statement;
- 6. Application processing fee \$350.00 made payable to Halstead Management Company, LLC.
- 7. Credit Report fee \$120.00 made payable to Halstead Management Company, LLC.

One (1) original and Two (2) collated copies of the complete package must be submitted to:

Attn: Tajuana Sheppard Halstead Management Company, LLC 770 Lexington Avenue, 8th Fl. New York, NY 10065

If your principal amount and monthly payments are higher then the current monthly payments then ALSO please include the following and eight (8) collated copies including the above-mentioned requirements:

- 1. Complete last years tax returns (including W-2's);
- 2. Credit report release form (attached); and
- 3. Financial statement with verification of assets listed (attached).

# PLEASE NOTE THAT THE LOAN RATE LOCK EXPIRATION DATE SHOULD NOT BE LESS THAN THIRTY (30) DAYS WHEN SUBMITTED TO THE BOARD OR IT WILL NOT BE ACCEPTED.

Incomplete packages will not be accepted. Packages received out of the proper order will be subject to an additional \$100 processing fee.

No closing may be scheduled until the Board approves the application and the recognition agreements are returned to the shareholder fully executed and sealed.

Apartment Numb	oer:	0
Date Submitted:		0
Applicant(s):	Ō	
	0	

# **Income and Cash Flow Statements**

Sources of Income, Last Year	Applicant	Co-applicant
Name:		
Base Salary		
Overtime Wages		
Bonus and Commissions		
Dividends and Interest Income		
Real Estate Income (Net)		
Other Income		
Total		
Combi	ned Total:	

Sources of Income, Current Year	Applicant	Co-applicant
Name:		
Base Salary		
Overtime Wages		
Bonus and Commissions		
Dividends and Interest Income		
Real Estate Income (Net)		
Other Income		
Total		
	ed Total:	

Projected Average Monthly Expenses for the coming year	Combined
Maintenance	
Apartment Financing	
Other Mortgages	
Taxes	
Bank Loans	
Auto Loans	
Other	
Total	

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Apartment Number:	Date Submitted:	Applicant(s): 0	0

# STATEMENT OF NET WORTH FOR:

Please list all assets or liabilities held jointly under column for applicant.

Co-applicant Applicant Combined Net Worth: Combined Total Liabilities: Loans on Life Insurance Policies Outstanding Credit Card Loans Total Liabilities and Net Worth Installment Accounts Payable Unpaid Real Estate Taxes Mortgages on Real Estate Other Accounts Payable Unpaid Income Taxes Chattel Mortgages Total Liabilities Notes Payable To Relatives Automobile Other Debts To Others To Banks Liabilities Net Worth Other AS OF: Co-applicant Applicant Combined Total Assets: Accounts and Notes Receivables nvestments: Stocks and Bonds Personal Property and Furniture Motor Vehicles | Year Make Investment in Own Business Profit Sharing/Pension Plan Cash Surrender Value Retirement Funds/IRA Money Market Funds Contract Deposit ife Insurance Cash in banks Other Assets Total Assets Assets 401(k) (eodh

Combined Total Liabilities and Net Worth:

Apartment Number:		0
Date Submitted:		0
Applicant(s):	0	
	0	

### Exhibit A: Bank Accounts

Name and address of bank	Type of Account	Balance	Please list all account holders.
		-	

Exhibit B: Securities (If you are supplying a brokerage statement that includes this information, you may omit this schedule.)

			Market	Monthly Dividend or
Number or Shares	Type of Security	Issuer	Value	Interest
			*	

THE OPERA OWNERS, INC.

Apartment Number: 0
Date Submitted: 0
Applicant(s): 0

Exhibit C: Real Estate Holdings

			DESCRIPTION OF THE PERSON OF T	1800	Monthly	Other Monthly	
	Description of	Date of	Acquisition Market		Mortgage	Payments,	Net Monthly
ddress of Property		Acquisition	Cost	Balance	Payment	(Taxes, etc.)	Rental Income

Apartment Num	ber:	0
Date Submitted:		0
Applicant(s):	0	
	0	

### Exhibit D: Installment Debt

Creditor Name	Account Number	Unpaid Balance	Monthly Payment	Months Remaining
		1		
		<b>+</b>		

Exhibit E: Other Assets

Exhibit F: Other Liabilities

Description of Asset	Value	Description of Liability	Value
escription of Addoc	LEN LIBERT FALLS		No.
		7	

## THE OPERA OWNERS, INC. 2166 BROADWAY NEW YORK, NY 10024

# **REFINANCING FORM**

Name of Shareholder(s):	
Phone No.:	
Premises:	
Apartment No,:	
Name of Current Lender:	
Amt. of Current Loan:	
Current Loan Int. Rate:	
Current Mo. Payments:	
Name of New Lender:	· · · · · · · · · · · · · · · · · · ·
Amt. of New Loan:	
New Loan Interest Rate:	
New Mo. Payments:	
Original Purchase Price:	
Agreements is conditioned usexiting lien on my/our Share such satisfaction (in the form	al from Board of Directors in the form of a Recognition oon the prior or simultaneous satisfaction of my/our and Lease held by: ("Bank"). Proof of a payoff letter and a copy of UCC-3) will be delivered to partment, immediately after my/our closing.
This form must be executed the Lease allocated to the above to	y all parties named on the stock certificate and Proprietar nentioned apartment.
Signature	Signature



# CREDIT CHECK AUTHORIZATION

Applicant:	S.S.#	DOB:		
Co-Applicant:	S.S.#	DOB;		
In connection with my application to rent or purchase an apartment, I/we authorize Halstead Management Company, LLC, on behalf of the building owner, to engage a consumer reporting agency to conduct a background search. I/We warrant that all information I/we have provided is true. I/We authorize verification of all information in the application, agree to provide any additional information requested by the building owner or its agents, and understand that false or incomplete information may be grounds for rejection.  I/We understand that the results of such investigation and its conclusions may be used by the building owner and its agents to review my/our application.				
	NOTICE UNDER NYCAC	S 20-808		
The application information provided to consumer reporting agency or agencies		nant screening report; the name and address of the eport is/are:		
	CoreLogic SafeRen	t		
	4 First American Wa Santa Ana, CA 9270 800-426-1466			
Pursuant to federal, state and local law 1. If the Landlord takes adverse action Landlord must notify you that such act agency that provided the tenant screen	against you on the basis of informion was taken and supply you wit	nation contained in a tenant screening report, h the name and address of the consumer reporting uch action was taken;		
2. If any adverse action is taken against you based on information contained in a tenant screening report, you have the right to inspect and receive a free copy of that report by contacting the consumer reporting agency;				
3. Every tenant or prospective tenant is entitled to one free screening report from each national consumer reporting agency annually, in addition to a credit report that should be obtained from www.annualcreditreport.com; and				
4. Every tenant or prospective tenant n directly with the consumer reporting a	nay dispute inaccurate or incorrec gency.	t information contained in a tenant screening report		
AGREED AND UNDERSTOOD:				
Applicant:		Dated:		
Co-Applicant:		Dated:		