

1. Cover Letter
2. Copy of Bank Application
3. Copy of Commitment Letter
4. Current Mortgage Statement
5. AZTECH Recognition Agreements

# 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](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 23<sup>rd</sup> 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 1<sup>st</sup> Mortgage Holder. This Consent must be provided in order to ensure compliance under the terms of the signed recognition agreement for the 1<sup>st</sup> 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](https://www.ellimanpm.com/buildings/300_West_23rd_Street)

## 2. Copy of Bank Application

Please upload copy of Bank Application.

### 3. Copy of Commitment Letter

Please upload copy of Commitment Letter.

## 4. Current Mortgage Statement

Please upload current Mortgage Statement.

## 5. AZTECH Recognition Agreements

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