

# **Gelt Financial Corporation**

2755 Philmont Ave., Ste. 130, Huntingdon Valley, PA. 19006 Phone: 215-357-4955 Fax: 215-357-7250

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## LOAN INFORMATION

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Borrower(s): Individual/Sole Proprietor\_\_\_\_Corporation\_\_\_\_Partnership\_\_\_\_

Loan Amount Desired \$\_\_\_\_\_ Purpose of Loan: Purchase\_\_\_\_ Refinance\_\_\_\_\_

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## PROPERTY INFORMATION

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Subject Property Address: \_\_\_\_\_ Owner Occupied: Yes\_\_\_\_ No\_\_\_\_

Property Description \_\_\_\_\_ Number of Units: Residential\_\_\_\_ Commercial\_\_\_\_

Date Purchased \_\_\_/\_\_\_/\_\_\_ Purchase Price \$\_\_\_\_\_ Present Value \$\_\_\_\_\_ Present Mtg.\$ \_\_\_\_\_

Title to be held: Individual\_\_\_\_ Corporation\_\_\_\_ Partnership\_\_\_\_ Proposed LTV \_\_\_\_\_ %

Title to be held in name of \_\_\_\_\_ Tax ID # \_\_\_\_\_

Repair Cost (if applicable) \_\_\_\_\_ After Repaired Value (ARV) \_\_\_\_\_

Rent received \_\_\_\_\_ Proposed Rent \_\_\_\_\_

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## APPLICANT/GUARANTOR INFORMATION

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Borrower (if individual) or Guarantor (if Corporation or Partnership) SS # \_\_\_\_\_

Name \_\_\_\_\_ Age \_\_\_\_\_ Home Phone \_\_\_\_\_

Present Address \_\_\_\_\_

Own\_\_\_\_ Rent\_\_\_\_ No. Years\_\_\_\_ Married\_\_\_\_ Unmarried\_\_\_\_ Separated\_\_\_\_ No. of Dependants\_\_\_\_

Date Purchased \_\_\_/\_\_\_/\_\_\_ Purchase Price \$\_\_\_\_\_ Present Value \$\_\_\_\_\_ Present Mtg.\$ \_\_\_\_\_

Mobile Phone # \_\_\_\_\_ Fax # \_\_\_\_\_ Email Address: \_\_\_\_\_

Name and Address of Employer \_\_\_\_\_ No. of Years\_\_\_\_ Self Employed\_\_\_\_

Position/Title \_\_\_\_\_ Years in Profession \_\_\_\_\_ Business Phone \_\_\_\_\_

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## CO-APPLICANT/CO-GUARANTOR INFORMATION

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Co-Borrower (if individual) or Co-Guarantor (if Corporation or Partnership) SS # \_\_\_\_\_

Name \_\_\_\_\_ Age \_\_\_\_\_ Home Phone \_\_\_\_\_

Present Address \_\_\_\_\_

Own\_\_\_\_ Rent\_\_\_\_ No. Years\_\_\_\_ Married\_\_\_\_ Unmarried\_\_\_\_ Separated\_\_\_\_ No. of Dependants\_\_\_\_

Date Purchased \_\_\_/\_\_\_/\_\_\_ Purchase Price \$\_\_\_\_\_ Present Value \$\_\_\_\_\_ Present Mtg.\$ \_\_\_\_\_

Mobile Phone # \_\_\_\_\_ Fax # \_\_\_\_\_ Email Address: \_\_\_\_\_

Name and Address of Employer \_\_\_\_\_ No. of Years\_\_\_\_ Self Employed\_\_\_\_

Position/Title \_\_\_\_\_ Years in Profession \_\_\_\_\_ Business Phone \_\_\_\_\_

**INCOME** **OTHER INFORMATION**

<u>Monthly Income</u>	Borrower	Co-borrower	Total	<u>Other Information</u>	Y/N Bor.	Y/N Co-bor.
Emp. Income	\$ _____	\$ _____	\$ _____	Have you any outstanding judgements?	_/_	_/_
Rental Income	\$ _____	\$ _____	\$ _____	Are you obligated to pay child support?	_/_	_/_
Div/Int	\$ _____	\$ _____	\$ _____	Have you declared bankruptcy in the last seven years?	_/_	_/_
Other(Specify)				Are you a party in a law suit?	_/_	_/_
_____	\$ _____	\$ _____	\$ _____	Are you a U.S. Citizen?	_/_	_/_
_____	\$ _____	\$ _____	\$ _____	Are you a permanent resident alien?	_/_	_/_
Total Income	\$ _____	\$ _____	\$ _____	*Payments past due 30 days including forbearance aging?	_/_	_/_
				Is any part of the down payment borrowed ?	_/_	_/_
				*Foreclosed/deed in lieu action taken?	_/_	_/_

**BORROWER/COBORROWER INITIALS** \_\_\_\_\_ / \_\_\_\_\_

**ASSETS AND LIABILITIES**

Schedule of Real Estate Owned

Property Address	Title in the name of	Property Type	Date purchased	Present Value	Mortgage	Rent	PITI	Net
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$

<u>Assets</u>	<u>Liabilities</u>
Cash	Revolving Account(s)
Marketable Securities	Auto Loan(s)
Market Value of Real Estate	Mortgage
Vested Interest in Retirement Fund	Note(s)
<b>Total Assets</b>	<b>Total Liabilities</b>
	<b>NET WORTH</b>

**ACKNOWLEDGEMENT AND AGREEMENT**

I authorize Lender to make inquiries necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify that the above and the statements contained in the attachments are true and accurate as of the stated date(s). These Statements are made for the purpose of either obtaining a loan or guaranteeing a loan.

\_\_\_\_\_  
Borrower/Guarantor Signature Date Co-borrower/Co-guarantor Signature Date

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans relating to a dwelling in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that the lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal Regulations, this Lender is required to note race or sex on the basis of visual or surname. If you do not wish to furnish the above information, please check the box below. Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.

<u>BORROWER/GUARANTOR</u>	<u>CO-BORROWER/CO-GUARANTOR</u>
I do not wish to furnish this information _____	I do not wish to furnish this information _____
Race/National Origin _____ American Indian or Alaska Native	Native Race/National Origin _____ American Indian or Alaska Native
_____ Asian or Pacific Islander	_____ Asian or Pacific Islander
_____ Black, not of Hispanic Origin	_____ Black, not of Hispanic Origin
_____ White, not of Hispanic Origin	_____ White, not of Hispanic Origin
_____ Other, specify _____	_____ Other, specify _____
Sex _____ Male _____ Female	Sex _____ Male _____ Female