#### HARTLEY HOUSE OWNERS CORP.

### STANDARDS FOR REFINANCING/EQUITY LOANS

#### ON ALL REFINANCES, BOARD APPROVAL WILL BE REQUIRED IF: (option A)

The new mortgage total (the new mortgage loan and existing mortgage that is not being refinanced) is GREATER THAN 80% of the current market value of the apartment.

Please submit Four (4) complete collated sets of the following:

#### Option A:

If the new monthly payment is HIGHER than the current monthly payment, or the face amount of the new loan is more than 5% higher than the existing loan, you must complete and submit Short form application (page 2) IN ITS ENTIRETY, including all required fees.

#### Option B:

If the new monthly payment is the SAME or LOWER than the current monthly payment; AND the mortgage amount has not been increased by more than 5%, you must submit all applicable fees and (one) 1 copy of the following: Commitment Letter, three (3) ORIGINAL unaltered Aztech Recognition forms and a recent mortgage statement for the current mortgage.

#### ON ALL REFINANCES, BOARD APPROVAL WILL NOT BE REQUIRED IF:

The new mortgage total (the new mortgage loan and any existing mortgage that is not being refinanced) is less then 80% of the current market value of the apartment. In this case, please submit your Aztech Recognition agreements (three original documents), ALONG WITH a copy of your loan application, commitment letter, and most recent mortgage statement to this office.

All necessary documentation should be submitted to:

Susan Rubin
Kaled Management Corp.
7001 Brush Hollow Road Suite 200
Westbury, N.Y. 11590
516-876-4800 x 313 Fax 516-780-8331
email: Susan@kaled.com

The submission of the above documents in complete sets of copies will expedite the processing of your request.

#### SHORT FORM APPLICATION FOR REFINANCING

#### (Option A)

Please refer to STRICT STANDARDS FOR REFINANCING to ensure the proper use of this form.

Please fill out the attached application, enclose the following items and return to our office four (4) complete, collated sets of all forms included in this package plus the following:

- Federal and State Tax Returns for the past two(2) years, two (2) years W2
  forms, and most recent pay stubs (3 consecutive weeks), for all individuals
  who will be contributing to the purchase, maintenance and/or rental of the
  shares/apartment.
- 2. Copies of Bank Statements from the last three (3) months.
- 3. Copy of the Loan Application
- 4. Copy of the Commitment Letter
- 5. Copy of Bank Appraisal Report
- 6. Aztech Recognition Agreements. Please make sure to include three (3) originals.

The following fee is payable upon submission of the Refinance Application:

Option A or B: Recognition agreement fee in the amount \$150.00 payable to Kaled Management Corp.

<sup>\*</sup> Please note that additional fees may apply for additional requested documents.

# REFINANCE/HOME EQUITY APPLICATION

Application is herewith submitted for the refinance ofstock of Hartley House Owners Corp. and for the right of resider	shares of common
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Owners Name(s):	
Owners SSN (Last 4 Digits):	
Telephone Numbers - Home: ()	Work: _()
Employer's Name:	
Address:	
Occupation:	
Length of Employment:	
Present Amount Mortgage:	
Length of Residency:	
I declare that I have examined this application and to the betrue, correct and complete.	est of my knowledge, it is
Signature of Owner:	Date:
Signature of Owner:	Date:

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# CREDIT CHECK AUTHORIZATION

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NAME:	
DATE OF BIRTH:	
SOCIAL SECURITY NUMBER:	
HOME ADDRESS: (LAST SEVEN YEARS):	•
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In connection with my transfer/ purchase/suprocurement of a credit report on myself. If banks, lending institutions and persons to nabout me and release them from any liability authorization, in original or copy form, shall reports that may be requested, Further informations within a reasonable period of time.	further authorize all credit agencies, elease information they may have y and responsibility doing so. This be valid for this and any future
Signature	Dated .

#### Release of Information Authorization

# Authorization to obtain Criminal, Credit/Litigation Report

In order to comply with the provision of Section 6.06 (A) of the Federal Fair Credit Reporting Act, I hereby authorize any individual, company or institution to release to Kaled Management Corp. and/or its representative any and all information that they have concerning any Criminal/Litigation activity.

I hereby release the individual, company or institution and all individuals connected therewith from all liability for any damage what-so-ever incurred in furnishing such information.

Print Name:		Date of Birth:
Social Security #:		
Print Name:		Date of Birth:
Signature:		
Social Security #:_		
Address:		
City:		
State:	Zin Code:	