

**Gelt Financial Corporation**

2755 Philmont Ave., Ste. 130, Huntingdon Valley, PA 19006

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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 \_\_\_\_\_ DOB \_\_\_/\_\_\_/\_\_\_ Home Phone \_\_\_\_\_

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

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

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

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

Name of Employer \_\_\_\_\_

Address of Employer \_\_\_\_\_ No. of Years \_\_\_\_\_ Check if 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 \_\_\_\_\_ DOB \_\_\_/\_\_\_/\_\_\_ Home Phone \_\_\_\_\_

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

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

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

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

Name of Employer \_\_\_\_\_

Address of Employer \_\_\_\_\_ No. of Years \_\_\_\_\_ Check if Self Employed \_\_\_\_\_

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

INCOME				OTHER INFORMATION		
Monthly Income	Borrower	Co-borrower	Total	Other Information	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
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$

Assets		Liabilities	
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>\$ _____</b>	<b>Total Liabilities</b>	<b>\$ _____</b>
		<b>NET WORTH</b>	<b>\$ _____</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