



REFINANCE REQUIREMENTS
SHORT FORM
(Please read this first)

If your monthly mortgage payment is **equal to or less than your current monthly payment (decreasing)** you will be **eligible to use the short form requirements** listed below.

1. Copy of the commitment letter for the new loan (which must include the loan amount, monthly payment, interest rate & rate lock expiration).
2. Copy of your current mortgage statement (which includes your current loan balance amount, the current mortgage payment and current interest rate).
3. Copy of the appraisal report (which indicates the market value of your apartment).
4. Three (3) Original Aztech Recognition Agreements (signed by the officer or the bank and ALL shareholders) no extra copies required. These documents must be part of the original documents attached to the check.
5. A processing fee of \$250.00 (non-refundable), *payable to Orsid Realty Corp.* (Please note the **\$250.00 processing fee only applies to the short form application. The processing fee for the long form application is listed with the requirements starting on the next page.**)

No email versions. Only hard copies are to be submitted with the processing fee.

Please submit ONE (1) ORIGINAL and ONE (1) COLLATED COPY to:

**Orsid Realty Corp.
156 West 56th Street, 6th Floor
New York, NY 10019
Attn: Anita Sehvani**

You will be required to submit the long form below if:

1. Your monthly mortgage payment is increasing;
2. You are taking out a home equity loan; or,
3. You are increasing your loan amount.