

**R E F E R R A L M O R T G A G E C o m m e r c i a l**  
**PREQUAL REQUEST** Complete and attach ALL supporting docs. Fax or mail to fax number/address at bottom of page.

Name of Borrower(s): \_\_\_\_\_

Contact Telephone: Day \_\_\_\_\_ Evening \_\_\_\_\_

Fax \_\_\_\_\_ eMail \_\_\_\_\_

Name & Address of property: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Size & Type of Units: \_\_\_\_\_

Multi-Family  Office  Retail  Industrial  Other \_\_\_\_\_

# of Units \_\_\_\_\_ # of Stories \_\_\_\_\_ # of Buildings \_\_\_\_\_ Total Sq/Ft \_\_\_\_\_

Year Built \_\_\_\_\_ # of Parking \_\_\_\_\_ Lot Size Sq/ft \_\_\_\_\_ Property Grade \_\_\_\_\_

Electrical Updated \_\_\_\_\_ Construction & Roof Type \_\_\_\_\_

Value \$ \_\_\_\_\_ Do you have a current appraisal? Yes  No

**INCOME AND EXPENSES** Choose One: Last Full Year  Trailing 12 Months  Pro Forma

Annual Rental Income: \_\_\_\_\_ (attach rent roll signed and dated)

Tenant Reimbursements: \_\_\_\_\_ if applicable

Other Income: \_\_\_\_\_ if applicable

Less Vacancy \_\_\_\_\_ actual

**EFFECTIVE GROSS INCOME:** \_\_\_\_\_

**ANNUAL EXPENSES**

Real Estate Taxes: \_\_\_\_\_

Insurance: \_\_\_\_\_

Management: \_\_\_\_\_ 5% effective gross min.

Maintenance/Repair: \_\_\_\_\_

Gas/Heat: \_\_\_\_\_

Electric: \_\_\_\_\_

Water/Sewer: \_\_\_\_\_

Trash Removal: \_\_\_\_\_

Snow Removal: \_\_\_\_\_

Landscaping: \_\_\_\_\_

Janitorial: \_\_\_\_\_

Elevator Maintenance: \_\_\_\_\_

Other \_\_\_\_\_

**TOTAL EXPENSES:** \_\_\_\_\_

**NET OPERATING INCOME:** \_\_\_\_\_

(effective gross income less expenses not including mortgage)

# R E F E R R A L M O R T G A G E Commercial

## RENT ROLL / INCOME & EXPENSE STATEMENT (Attach 2 years of current owners federal tax returns)

Name of Borrower(s): \_\_\_\_\_

Name & Address of property: \_\_\_\_\_

Year \_\_\_\_\_ Last Year's Gross Income: \$ \_\_\_\_\_ Total Annual Expenses: \$ \_\_\_\_\_

Year \_\_\_\_\_ Year before Last Gross Income: \$ \_\_\_\_\_ Total Annual Expenses: \$ \_\_\_\_\_

### MONTHLY RENT ROLL

#	Unit No. and/or Tenant Name	No. of Bdrms if applicable	Unit/Lease SqFt	Lease Start Date (mm/dd/yyyy)	Lease End Date (mm/dd/yyyy)	Current Rent Monthly
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
<b>Monthly Rental Income</b>						
<b>Monthly Other Income</b>						
<b>Monthly Gross Income</b>						
Annual Gross Income						
Less Vacancy (    %)						
<b>Effective Annual Gross Income</b>						
Last Full Year <input type="checkbox"/> Trailing 12 months <input type="checkbox"/> Pro Forma <input type="checkbox"/>						
Total Annual Expenses						
Net Operating Income						

Purpose of Financing: \_\_\_\_\_ Loan Type/Term Requested: \_\_\_\_\_ Loan Amount: \_\_\_\_\_  
 If Purchase, is sales contract executed?  Yes  No Price \$ \_\_\_\_\_ (attach purchase contract)  
 If Refinancing, balance of existing debt: \$ \_\_\_\_\_  
 If Refinancing, monthly payment: \$ \_\_\_\_\_ PI  
 If Refinancing, existing term of debt: \_\_\_\_\_ years \_\_\_\_\_ date loan financed  
 If Refinancing, rate of existing debt: \_\_\_\_\_ %  Fixed  Adjustable  Balloon  \_\_\_\_\_  
 If Refinancing, prepayment penalty?  Yes  No

I HEREBY CERTIFY THAT THE ABOVE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.

\_\_\_\_\_  
 Print Name of Current Owner(s) Signature Current Owner(s) Date

Fax or mail with ALL supporting docs to fax number/address below

601 16<sup>th</sup> St., #C-108; Golden, CO 80401  
 Tel: 303-741-3550 **RMortgage.com** Fax: 303-279-6680

## STATEMENT OF FINANCIAL AFFAIRS

**TO:** Referral Mortgage, Inc.  
its Successors and/or Assigns  
as their interest may appear  
601 16<sup>th</sup> St., #C-108  
Golden, CO 80401

**FROM:** \_\_\_\_\_  
(Borrower) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Property Address:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

As an inducement for Referral Mortgage, Inc., ISAOA, ATIMA (hereinafter "Correspondent Lender") to make the loan referenced above, the undersigned represents and warrants that they have a financial interest in this transaction; that answers to the questions herein are complete and correct; and acknowledges Correspondent Lender's reliance thereon. Prior to loan closing, the undersigned agrees to provide Correspondent Lender with written notice of any change in their financial condition or of any person or entity (to the extent known) involved with this loan.

**Where answers are "yes" provide a brief explanatory statement in writing supplementing and accompanying this questionnaire. Questions apply to transactions or affairs during the last seven years.**

**YES   NO**

**1.     CONTINGENT LIABILITIES**

\_\_\_\_\_    \_\_\_\_\_    Do you have any contingent liabilities as Endorser or Co-Maker on Notes, Guaranties of Completion, or long-term leases?

**2.     LITIGATION**

\_\_\_\_\_    \_\_\_\_\_    Are you a party in any pending legal action where there is a claim against you for damages?  
\_\_\_\_\_    \_\_\_\_\_    Are you a defendant in any pending legal action?

**3.     JUDGEMENTS**

\_\_\_\_\_    \_\_\_\_\_    Are there any unsatisfied judgments against you?  
\_\_\_\_\_    \_\_\_\_\_    Have there been any judgments satisfied against you?

**4.     BANKRUPTCY**

\_\_\_\_\_    \_\_\_\_\_    Have you filed for bankruptcy or has any entity in which you where a partner or investor filed for bankruptcy, whether for reorganization or otherwise?

**STATEMENT OF FINANCIAL AFFAIRS**

**Page 2**

---

**YES**   **NO**

**5.      CHANGES IN TERMS OF LOANS**

- |       |       |  |
|-------|-------|--|
| _____ | _____ | Have you, or a related entity, ever had principle or interest payments deferred?         |
| _____ | _____ | Have you, or a related entity, ever been involved in any loan workouts?                  |
| _____ | _____ | Have you, or a related entity, ever had a loan restructured?                             |
| _____ | _____ | Have you, or a related entity, ever given a lender a deed in lieu of foreclosure?        |
| _____ | _____ | Have you, or a related entity, ever had a loan foreclosed, non-judicially or judicially? |

**6.      OTHER**

- |       |       |   |
|-------|-------|---|
| _____ | _____ | Has the Property and/or any person related thereto been served with notice or violation of any building code, environmental, health or licensing law?   |
| _____ | _____ | Are there any pending or threatened proceedings before any court of law or governmental agency that could affect the Property or the validity or enforceability of the Loan documents or that might materially or adversely affect the financial condition or assets of the borrower, general partner, or investor having a 10% or greater interest of the Property, or any other person having any material influence or in control over the Property? |
| _____ | _____ | To your knowledge, have you or the borrower or any general partner been indicted for or convicted of any criminal charge?   |

**THE FOREGOING IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.**

**Borrower:** \_\_\_\_\_

**Co-Borrower:** \_\_\_\_\_

**By:** \_\_\_\_\_

**Its:** \_\_\_\_\_

**DATED:** \_\_\_\_\_

**PERSONAL FINANCIAL STATEMENT**

As of \_\_\_\_\_, \_\_\_\_\_

(Both pages must be completed by each applicant-this form may be copied)

**Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more voting stock, or (4) any person or entity providing a guaranty on the loan.**

Name	Business Phone (      )
Residence Address	Residence Phone (      )
City, State & Zip	
Business Name of Applicant	

<b>ASSETS</b>	(Omit Cents)	<b>LIABILITIES</b>	(Omit Cents)
Cash on hand and in Banks .....	\$ _____	Accounts Payable .....	\$ _____
Savings Accounts.....	\$ _____	Notes Payable to Banks and Others .....	\$ _____
IRA or Other Retirement Account.....	\$ _____	(Describe in Section 1)	
Accounts and Notes Receivable.....	\$ _____	Installment Account (Auto).....	\$ _____
Life Insurance - Cash Surrender Value Only .....	\$ _____	Installment Account (Other) .....	\$ _____
(Complete Section 7)		Loan on Life Insurance .....	\$ _____
Stocks and Bonds .....	\$ _____	Mortgages on Real Estate.....	\$ _____
(Describe in Section 2)		(Describe in Section 3)	
Real Estate .....	\$ _____	Unpaid Taxes.....	\$ _____
(Describe in Section 3)		(Describe in Section 5)	
Automobile(s) - Present Value.....	\$ _____	Other Liabilities .....	\$ _____
Other Personal Property.....	\$ _____	(Describe in Section 6)	
(Describe in Section 4)		<b>Total Liabilities</b> .....	\$ _____
Other Assets .....	\$ _____	<b>Net Worth</b> (Total Assets minus Total Liabilities)...	\$ _____
(Describe in Section 4)			
<b>Total Assets</b> .....	\$ _____		

<b>Source of Income</b>	<b>Contingent Liabilities</b>
Salary.....	As Endorser or Co-Maker .....
Net Investment Income .....	Legal Claims & Judgments .....
Real Estate Income.....	Provision for Federal Income Tax .....
Other Income .....	Other Special Debt.....

**Section 1. Notes Payable to Bank and Others** (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Note holder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

**Section 2. Stocks and Bonds** (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

**CONFIDENTIAL****Section 3. Real Estate Owned** (List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name and Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

**Section 4. Other Personal Property and Other Assets** (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.)

--

**Section 5. Unpaid Taxes** (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

--

**Section 6. Other Liabilities** (Describe in detail.)

--

**Section 7. Life Insurance Held** (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries.)

--

I authorize Referral Mortgage, Inc. a Colorado Company, and its Lenders, Investors, Processors and Underwriters to verify the accuracy of the statements made in order to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and correct to the best of my belief as of the stated date(s). These Statements are made for the purpose of obtaining a loan or guaranteeing a loan. I understand the Lender is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify your credit and employment history or any other information in this statement. This application does not obligate the Lender to make any loan even if you meet the normal standards the Lender considers in determining whether to approve or deny the application.

Printed/typed name:	Printed/typed name:
Signature and date:	Signature and date:
Social Security Number:	Social Security Number: