

PRELIMINARY LOAN APPLICATION INSTRUCTIONS

1. SIGN & DATE BORROWER SIGNATURE AUTHORIZATION (1 Page)
Print clearly name, address and social security number(s) in Section 1
2. SIGN & DATE EQUAL CREDIT OPPORTUNITY ACT (1 Page)
3. SIGN & DATE MORTGAGE LOAN ORIGINATION AGREEMENT (1 Page)
Print clearly and fill-in the blanks with your information
4. FILL IN ALL INFORMATION AS COMPLETELY AS POSSIBLE ON RESIDENTIAL LOAN APPLICATION (3 PAGES). INITIAL PAGES 1-3 AT THE BOTTOM OF PAGE.
*ADDITIONALLY, SIGN & DATE PAGE 3 OF APPLICATION AND ANY PAGE 4 CONTINUATION SHEET(S) YOU RETURN (4 Pages Total)
Print clearly

WHEN COMPLETED – Three Options (with your completed hardcopy loan documents)

- *FASTEST RESPONSE - WE PREFER YOU FAX BACK ALL PAGES TO 303-279-6680 (MAIL SEPARATELY ORIGINAL SIGNATURE PAGES FOR OUR FILES)
- or MAIL LOAN PACKAGE
- or COURIER TO MAILING ADDRESS BELOW

THANKS FOR CHOOSING REFERRAL MORTGAGE. WE LOOK FORWARD TO SAVING YOU MONEY AND MEETING YOUR FINANCIAL GOALS.

IF YOU HAVE ANY QUESTIONS PLEASE CALL or EMAIL US.

REFERRAL MORTGAGE, INC.

601 16th St., #C-108
Golden, CO 80401
Tel 303-741-3550
Fax 303-279-6680
mail@RMortgage.com

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower(s)		2. Name and address of Lender/Broker Referral Mortgage, Inc. 601 16th St., #C-108 Golden, CO 80401 TEL: 303-741-3550 FAX: 303-279-6680
3. Date	4. Loan Number	

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

_____	_____
Borrower	Date
_____	_____
Borrower	Date

EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO:

PROPERTY ADDRESS:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the Federal Trade Commission, Pennsylvania and 6th Street N.W., Washington, DC 20580

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

MORTGAGE LOAN ORIGINATION AGREEMENT

_____ agrees to enter into this Mortgage Loan Origination Agreement with Referral Mortgage, Inc. as an independent contractor to apply for a commercial loan from a participation lender which we from time to time contract upon such terms and conditions as you may request or a Lender may require. You inquired into mortgage financing with Referral Mortgage, Inc. on _____ by ☐ Telephone ☐ eMail ☐ RMI Website ☐ Other _____.

SECTION 1. NATURE OF RELATIONSHIP in connection with this loan.

- We are acting as an independent contractor and not as your agent.
- We will enter into separate independent contractor agreements with various lenders.
- While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- The price we offer you – your interest rate, total points and fees – will include our compensation.
- In some cases, we may be paid all of our compensation by either you or the lender.
- Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay less up-front, you may be able to pay some of all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (1) the value of the Mortgage Loan or related servicing rights in the marketplace or (2) other services, goods, or facilities performed or provided by us to the lender.

By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

REFERRAL MORTGAGE, INC.

601 16th St., #C-108

Golden, CO 80401

Name(s)

Address

City, State, Zip

RMI Loan Officer

Date

Applicant Signature

Date

Co-Applicant Signature

Date