



To: ShortRefiServices Analysis Dept.

Fax Number: 800-266-1446

Referral Partner: Communities Online

Referral Partner email address:

Referral Partner phone:

The referral partner above has provided the attached application for review and analysis. The partner believes that **ShortRefiServices** can potentially help this client, and would like the analysis done right away in order to determine if the homeowner qualifies for the "**Preserve The American Dream Program**".

Regarding: Review for Modification or Shortrefi Qualification

I would like my application package reviewed to see if I can qualify for the **Preserve The American Dream Program**. I realize that I am not bound to go forward with ShortRefiServices, but do want to know whether I may be able to save my home. I also realize that there is no charge for this analysis and consultation, but may incur a cost if I choose to go forward with the **Preserve The American Dream Program**.

Please contact me back with my options, so that I can see if I can maintain my current residence.

My Phone Number is: _____

Alternative Phone Number: _____

Email Address: _____

Best Time To Contact: _____



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Checklist Form

Documents provided by ShortRefiNow.com that must be completed by you and returned before the process will begin:

- **HARDSHIP LETTER** - This form allows you to explain in detail the reasons behind your financial situation. In addition to filling out this form, you will need to provide any and all proof of your hardship claim, including but not limited to special circumstances such as medical bills, death certificate, unemployment stubs, divorce decree, etc. If there is more than one borrower, each person needs to complete a separate form.
- **BORROWER FINANCIAL STATEMENT** - This form provides us the financial information needed for both the borrower and Co-Borrower and must be filled out completely.
- **BORROWER INCOME AND ASSET TABLE** - Lists total income and assets for each borrower.
- **BORROWER LIABILITIES AND EXPENSE TABLE** - Lists total monthly outgoing liabilities & expenses.
- **LOAN MODIFICATION AUTHORIZATION AND RELEASE FORM** - This form provides information about you to ShortRefiNow.com to allow us to work with you in preparing your loan modification proposal.
- **BORROWER INFORMATION AFFIDAVIT** - Provides various personal and property information.
- **BORROWERS CERTIFICATION AND AUTHORIZATION** - This form certifies us to negotiate on your behalf and authorizes us to obtain a credit report on you if necessary (the cost of the credit report is included in the "Fee").
- **THIRD PARTY AUTHORIZATION FORM** - This form authorizes communication with your lender.
- **SERVICE AGREEMENT** - This is the agreement between you and ShortRefiNow.com for the services to be provided on your behalf.
- **FEE AGREEMENT** - This is the fee agreement certifying your agreement to the fees you will pay for our services.
- **METHOD OF PAYMENT** - This is the form where you specify how you will pay for the services provided to you by ShortRefiNow.com.
- **MORTGAGE PAYMENT PRIORITY DECLARATION** - This form is your promise to pay your mortgage first before your other bills.
- **FINAL SIGNATURE AUTHORIZATION** - This is the form where you certify that you understand and agree to all of the forms and documentation previously laid out and explained within the modification package.
- **DISCLOSURE STATEMENT** - Contains various disclosures necessary for the transaction.



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Additional documents to be provided by you to ShortRefiNow.com:

- **COPIES OF MOST RECENT PAYROLL STUBS** – Provide copies of pay stubs for the past 2 months for both the borrower and Co-Borrower. If you do not have this, please provide what you can
- **COPIES OF MOST RECENT W-2'S** – (Previous 2 years for both borrowers)
- **(IF SELF EMPLOYED) COPIES OF FEDERAL INCOME TAX RETURNS** – Provide copies of original signed and dated tax returns, including all schedules, for the 2 most recent tax years for both borrowers.
- **COPIES OF YOUR MOST RECENT BANK STATEMENTS** – Provide copies of all pages of bank statements for all bank accounts held by borrower and Co-Borrower for the last 3 months. If you need help obtaining your statements either online or by phone, contact your ShortRefiNow.com representative for help
- **COPY OF MOST RECENT MORTGAGE STATEMENTS** – (first and second mortgage, if applicable) – Please provide copies of your most recent mortgage statement or coupon
- **COPY OF MORTGAGE NOTE(S) (if available)** – Please provide copies of all mortgage notes from original loan documents that currently exist against your property
- **COPIES OF RETIREMENT STATEMENT(S)** – (SSI Award Letter, 401k, 403b, Pension, etc...(all pages))
- **COPIES OF HOUSEHOLD BILLS** – Provide copies of any and all household bills (listed on the form)
- **LISTING AGREEMENT** – If property is currently listed for sale, please provide the listing agreement.



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Borrower Financial Statement

Part A: Borrower Information				
Borrower Name:	Borrower SSN:	Co-Borrower Name	Co-Borrower SSN:	
Borrower's Date Of Birth		Co Borrower Date Of Birth		
Property Address:		City:	State:	Zip
Borrower Contact Info		Co Borrower Contact Info		
_____ Home Phone	_____ Work Phone	_____ Home Phone	_____ Work Phone	
_____ Cell Phone	_____ Email	_____ Cell Phone	_____ Email	
Employer:	Position:	Employer:	Position:	
Start & End Dates	Annual Pretax Salary:	Start & End Dates:	Annual Pretax Salary	
Part B: Assets and Liabilities				
	Description	Estimated Value (A)	Amount Owed (B)	Net Value (A-B)
1	Cash (physical cash, non bank account)			
2	All Checking/Savings Account Balances			
3	Certificates of Deposits (CD's)			
4	Stocks/Bonds/Mutual Funds			
5	Retirement Assets (401(k)/403(b), etc...)			
6	Total All Liquid Assets (Add lines 1-5)			
7	Miscellaneous (briefly explain)			
8	Miscellaneous cont			



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Description				Estimated Value (A)	Amount Owed (B)	Net Value (A-B)
7	Primary Residence					
8	Other Real Estate					
9	Automobile(s)					
	Make	Model	Year			
	Make	Model	Year			
10	Life Insurance (Cash Value)					
11	Personal "Real" Property (furniture, computers, etc...)					
12	Other Assets (LLC's, Corp's, etc...)					
13	Total Non Liquid Assets (Add lines 7-12)					
14	Total Net Value (add Lines 6 & 13)					
15	Other Debt Balances (credit cards, notes due, lines of credit, etc...)*					

*Explain In Detail:

Have you ever filed bankruptcy? Yes No If yes, Chapter 7 Chapter 13 Filing Date

If applicable, has bankruptcy been discharged? Yes No If yes, please provide copy of discharge document.

Part C: Property Description (complete only if Subject Property is not owner occupied)

Tenant(s) Name	Monthly Rent	Last Paid Month	Date Lease Expires





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Borrower(s) Income & Asset Table

Monthly Income (please complete all that apply & do not duplicate if income is shared)			
Borrower Income		Co-Borrower Income	
Salary/Hourly Wages	\$	Salary/Hourly Wages	\$
Overtime	\$	Overtime	\$
Bonus	\$	Bonus	\$
Commission	\$	Commission	\$
Social Security	\$	Social Security	\$
Social Security Disability	\$	Social Security Disability	\$
Rental Income (2 nd prop)	\$	Rental Income (2 nd prop)	\$
Room Rental Income	\$	Room Rental Income	\$
Child Support/Alimony	\$	Child Support/Alimony	\$
Miscellaneous Income	\$	Miscellaneous Income	\$
Borrower Asset(s) (please complete all that apply & do not duplicate if accounts/assets are shared)			
Borrower Assets		Co-Borrower Assets	
Checking Account(s)	\$	Checking Account(s)	\$
Savings Accounts(s)	\$	Savings Accounts(s)	\$
Retirement (401k, 403b, etc.)	\$	Retirement (401k, 403b, etc.)	\$
Stocks/Bonds	\$	Stocks/Bonds	\$
Cash (non bank account)	\$	Cash (non bank account)	\$



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Automobile Equity	\$	Automobile Equity	\$
Other Liquid Asset Value	\$	Other Liquid Asset Value	\$

Total Monthly Income (Combined): \$ _____ Total Assets (Combined): \$ _____

I/We agree that the financial information provided is a true and accurate statement of my/our current financial situation. I/we also understand and acknowledge that any action taken by ShortRefiNow.com and/or our lending institution will be based in strict reliance on the accuracy of the financial information provided herein. My/our signature below expressly grants ShortRefiNow.com and any of our lending/financial institutions listed on our credit report or documents provided to ShortRefiNow.com by us the authority to confirm/verify the information I/we have disclosed within this document.

Borrower Name (Please Print)

Borrower Signature

Date

Co Borrower Name (Please Print)

Co-Borrower Signature

Date





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Borrower(s) Monthly Liabilities & Expense Table

Please complete all fields as accurately as possible. If you are unsure, please approximate.			
Mortgage Payment (1 st Mtg)	\$	Life Insurance	\$
Mortgage Payment (2 nd Mtg.)	\$	Medical/Doctor Bill(s)	\$
Property Taxes	\$	Phone/Cell Phone Bill(s)	\$
HCOA's (if applicable)	\$	Gasoline	\$
Homeowner's Insurance	\$	Other Transportation	\$
Car Payment(s)	\$	Clothing/Dry Cleaning	\$
Auto Insurance	\$	Cable TV/Satellite/Internet	\$
Student Loans	\$	News/Entertainment	\$
Tuition	\$	Child Support/Alimony	\$
Personal Loans	\$	Credit Cards (please list)	\$
RV/Boat Payment	\$	VISA	\$
Motorcycle Payment	\$	MasterCard	\$
Child Care	\$	Discover	\$
Utilities (Electricity, Gas, etc.)	\$	Other:	\$
Food	\$	Other:	\$
IRS Payments	\$	Other:	\$
Bankruptcy Payments	\$	Other:	\$

Total Monthly Liabilities/Expenses: \$ _____



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Borrower(s) Monthly Liabilities & Expense Table (*continued*)

I/We agree that the financial information provided is a true and accurate statement of my/our current financial situation. I/we also understand and acknowledge that any action taken by ShortRefiNow.com and/or our lending institution will be based in strict reliance on the accuracy of the financial information provided herein. My/our signature below expressly grants ShortRefiNow.com and any of our lending/financial institutions listed on our credit report or documents provided to ShortRefiNow.com by us the authority to confirm/verify the information I/we have disclosed within this document.

Date Completed: _____

Borrower Name (Please Print)

Borrower Signature

Date

Co Borrower Name (Please Print)

Co-Borrower Signature

Date



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Loan Modification Authorization and Release Form

Borrower Name:		Date:
Property Address:		
Property City:	Property State	Property Zip:
Borrower SSN:	Co-Borrower SSN:	Loan #:

I/We, _____ authorize ShortRefiNow.com and its authorized agents the right to communicate with my mortgage lender concerning the hardship that will prevent me from continuing to make any more payments on my home loan. I am requesting my mortgage lender to allow ShortRefiNow.com and/or its affiliates to do whatever possible to avoid foreclosure due to the hardship I am experiencing. Therefore all parties being in agreement do hereby execute this authorization form.

Borrower

Co-Borrower

Signature

Signature

Print Name

Print Name

Date

Date





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Borrower Information Affidavit

Property Information Section		
Property Address:		
City:	State:	Zip:
Name of Legal Owner(s) on title		
County Assessor's Parcel Number # (if available or known by you):		
Home Phone	Ideal time to contact	
Work Phone	Ideal time to contact	
Cell Phone:	Ideal time to contact:	
ShortRefiNow.com Agent Name:		

Subject Property Loan Detail Section (1 st Mortgage)	
Name of Mortgage or Servicing Company:	Current Balance (Principal and Interest):
Account #:	Monthly Payment:



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Do you have an Impound Account?			Taxes per year:	Insurance per year:
Yes	No		\$	\$
What type of loan are you in?	If adjustable, has your loan adjusted?	Date loan adjusted or set to adjust?		
Fixed Adjustable	Yes No			
Date of last payment:	Are you currently delinquent?	If yes, delinquent amount?		
Has a Notice Of Default (NOD) been filed? Yes No I Don't Know				
Is the property currently in foreclosure?				
Name/number of lender representative you have spoken with (if applicable)				
Name:		Phone:		
Subject Property Loan Detail Section (2nd Mortgage) (if applicable)				
Name Mortgage or Servicing Company:		Current Balance (Principal and Interest):		
Account #:		Monthly Payment:		
Do you have an Impound Account?		Taxes per year:	Insurance per year:	
Yes	No	\$	\$	
What type of loan are you in?	If adjustable, has your loan adjusted?	Date loan adjusted or set to adjust?		
Fixed Adjustable	Yes No			
Subject Property Loan Detail Section (2nd Mortgage, continued)				
Has a Notice Of Default (NOD) been filed?				
Is the property currently in foreclosure?				



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Name/number of lender representative you have spoken with (if applicable)	
Name:	Phone:

The table below is designed specifically for you (the borrower/customer) to provide us with a REASONABLE idea of what you can afford in order to remain in your home. We will also complete an analysis and go over it with you prior to submitting it to your lender. Please complete the table below to the best of your ability and try to be as reasonable and forthright as possible.

Desired Financial Goal of Modification	
Maximum affordable housing payment (principal, insurance, taxes and insurance)?	
If an agreement can be reached, how long do you plan on living in your home?	

I/We understand that the preceding information is for modification guidance and direction only and does not constitute a binding agreement. The change in term and/or balance of my/our loan is ultimately subject to Lender approval and is not necessarily affected by the information provided.

Borrower

Co-Borrower

Date

Date





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Borrower(s) Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for Loan Modification Assistance, (i.e., Principal Reduction, Mortgage Arbitration, "Short" Refinance, etc) through ShortRefiNow.com. In applying for the service, I/We have completed an application containing various information which includes our motivation for entering into the agreement, the dollar amount of the service contract, our personal information up to and including (but not limited to) employment, housing and credit. I/We certify that all of the information is true, accurate and complete. I/We have not made any misrepresentations in the application or other documents completed during the process and setup of this agreement, nor did we omit any pertinent information when/where specifically asked to provide.
2. I/We fully understand and do hereby certify and agree that ShortRefiNow.com reserves the right to verify any and all information provided within the application with any agency where information has been provided by me/us directly or which may be contained within my/our Tri Merge Credit Report.
3. I/We do also fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make false or misleading statements when completing an application which by its definition and purpose allows any agent of ShortRefiNow.com to act or inquire on my behalf.

AUTHORIZATION TO RELEASE INFORMATION

1. I/We have applied for Loan Modification Assistance (i.e., Principal Balance or Interest Rate Reduction, "Short" Refinance, etc) through ShortRefiNow.com. As part of the application process, ShortRefiNow.com may verify information contained in my/our application and in other documents provided or signed by me/us in accordance with the agreement, either in preparation for their service or anytime after as part of their compliance program.
2. I/We authorize you to provide to ShortRefiNow.com any and all information and physical documentation that they may request. Such information may include, but is not necessarily limited to, employment history, credit accounts and income (bank accounts, and information with any given lending/financial institution, credit history, copies of W-2's, paychecks, 1099 forms, 1040 forms and any other income tax documentation and/or returns).
3. ShortRefiNow.com may address and provide this authorization upon request by any party named in the application, credit report, collection account, etc...
4. Any photocopy of this signed authorization may be accepted as true and exact and may be accepted as an "original".

Borrower Signature: _____

Co Borrower Signature: _____

SSN: _____

SSN: _____

Date: _____

Date: _____



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Third Party Authorization Form

I/We hereby authorize the agent listed below (as an officer of ShortRefiNow.com) to discuss my/our request for loan modification/principal reduction as our designated agent in fact from this point forward. Any lending or financial institution listed as a creditor/debtor on my credit report or listed as a lien or judgement on my property title report is hereby authorized to negotiate any and all terms of my current and future terms of any loan, lien or judgement with the person(s) certified by me on this document. Any institution may also consider this document my authorization to send any and all physical documentation to the person(s) certified and listed below. I do fully understand that I will be fully responsible for reviewing any information that is sent to ShortRefiNow.com by any institution on my behalf. This Authorization shall remain in effect until I specifically notify any interested party of its termination.

I hereby Certify the following person(s) to act on my behalf:

_____ 3rd party agent name

_____ Phone Number

_____ Borrower Name (Please Print)

_____ Borrower Signature

_____ Date

_____ Co-Borrower Name (Please Print)

_____ Co-Borrower Signature

_____ Date





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Service Agreement

Borrower Name:		
Co-Borrower Name		
Property Address:		Date
Property City:	Property State	Property Zip:

The Borrower does hereby contract with ShortRefiNow.com, for the performance of certain loan modification and loss mitigation services (the "Services") by ShortRefiNow.com on behalf of Borrower as set forth below. The "Services" to be performed by ShortRefiNow.com shall consist of (i) the preparation of a Loan Modification Plan (the "Plan") for the modification of Borrower's loan (the "Loan") secured by a first and/or second position deed of trust or mortgage (the "Mortgage") on Borrower's property, for the purpose of attempting to avoid or cure defaults on such Loan, (ii) the preparation, gathering and packaging of information and documentation (collectively, the "Documentation") in support of the Plan, (iii) sending the Plan and Documentation to the appropriate department or personnel of the lender ("Lender") on the Loan for review, and (iv) negotiating with Lender on behalf of Borrower for approval of the Plan or some modification thereof reasonably acceptable to Borrower. ShortRefiNow.com agrees to use good faith efforts to achieve approval of the Plan or some other waiver of default or modification of the Loan acceptable to Borrower.

BORROWER ACKNOWLEDGES THAT APPROVAL OF THE PLAN AND MODIFICATION OF THE LOAN ARE IN THE SOLE DISCRETION OF THE LENDER(S) AND THAT ShortRefiNow.com DOES NOT GUARANTY THAT THE LENDER WILL APPROVE ANY PLAN OR PROPOSAL PRESENTED BY ShortRefiNow.com ON BEHALF OF BORROWER.

Borrower agrees to pay to ShortRefiNow.com a fee (the "Fee") for such Services as specified in the separate Fee Agreement signed concurrently herewith. Borrower acknowledges and agrees that the Fee is considered earned by ShortRefiNow.com upon the presentation of the Plan and Documentation to the Lender for review and approval. The Fee payable to ShortRefiNow.com is not contingent upon whether ShortRefiNow.com obtains approval of the Plan or modification of the Loan on behalf of Borrower. Borrower agrees to cooperate with ShortRefiNow.com and provide all information and documentation requested by ShortRefiNow.com in a timely fashion. Borrower acknowledges that time is of the essence and that any delay in providing such information or documentation to ShortRefiNow.com could materially impede ShortRefiNow.com's ability to attain the desired results for Borrower.

Borrower acknowledges that the presentation of a Plan or negotiation with Lender by ShortRefiNow.com will not prevent or cure a default of the Loan or foreclosure of the Deed of Trust until the terms of the Plan or other modification of the Loan have been accepted by Lender in writing and all documentation required by Lender to document the modification of





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the Loan has been signed by Lender and Borrower. Borrower understands that it must be current on all loan payments throughout the negotiation process to prevent a loan default, damage to Borrower's credit and/or foreclosure of Borrower's property. Borrower shall indemnify, defend and hold harmless ShortRefiNow.com, its officers, directors, employees and agents for, from and against any and all claims, lawsuits, losses, damages, costs and liabilities of any kind arising from any default of Borrower on any loan or the foreclosure of any deed of trust, except claims arising from the gross negligence or intentional misconduct of ShortRefiNow.com.

If ShortRefiNow.com is successful in obtaining a modification of the Loan, Borrower understands and agrees that Borrower is bound by the new terms of the Loan, as modified, and that any failure to comply with such terms will result in defaults of the Loan which will not be cured or modified by the Plan and which are beyond the scope of this agreement. If ShortRefiNow.com submits a Plan and Documentation on behalf of Borrower, but is unsuccessful in negotiating a Loan modification on behalf of Borrower, ShortRefiNow.com's obligations under this agreement shall be complete and ShortRefiNow.com shall have no further obligations to Borrower hereunder.

Borrower acknowledges that following submission of the Plan and Documentation to Lender or other contact by ShortRefiNow.com, Borrower may be contacted directly by Lender. Should this occur, Borrower agrees to expeditiously forward to ShortRefiNow.com any information that Lender has provided that relates to the Services to be provided by ShortRefiNow.com hereunder. Although not encouraged, if Borrower decides to deal directly with Lender rather than continue to work through ShortRefiNow.com, ShortRefiNow.com shall be deemed to have performed all Services, the Fee shall be fully earned by ShortRefiNow.com and ShortRefiNow.com shall have no further obligations to Borrower hereunder. Borrower further acknowledges that by working directly with Lender rather than allowing ShortRefiNow.com to complete its Services, Borrower could receive a substantially less favorable Loan modification offer than could be obtained by ShortRefiNow.com. Therefore both parties being in agreement do hereby execute this agreement as stated above.

Borrower/Co-Borrower

ShortRefiNow.com

Signature

Signature of Authorized Agent



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Fee Agreement

Client/Borrower Name:		Date:
Client/Co-Borrower Name		
Property Address:		
Property City:	Property State:	Property Zip:
SSN:	Mortgage Loan #:	
Home Phone #:	SSN(s):	

Fee Agreement I understand that ShortRefiNow.com and its agents cannot guarantee me any result in their attempt to negotiate a modification or short refinance of my current loan situation. I agree to fully cooperate with ShortRefiNow.com and its agents to allow the best possible chance for their efforts to keep my loan from going into default or my home from being lost in a foreclosure sale.

I agree to pay the Program Cost set forth below as the fee ("Fee") for the services to be performed by ShortRefiNow.com as set forth in the Service Agreement signed concurrently herewith.

Program Cost = \$ TBD

Payment will be accepted in the form of money order, cashier's check or personal check, made payable to ShortRefiNow.com. You may also pay by Visa, Master Card, Discover or debit card as set forth in the "Method of Payment" section located previously within this package. You may request an invoice via PayPal or Google Checkout in order to process payment using your bank account or Debit/Credit card as well.

ShortRefiNow.com's Services for Fees provided

ShortRefiNow.com's primary responsibility will be to negotiate with your lender on your behalf to either obtain a loan modification or Short Refinance to alleviate your hardship. In the event that your lender deems that neither loan modification nor Short Refinance is an option, ShortRefiNow.com will negotiate on your behalf to seek additional options such as a Forbearance, Repayment Plan or Deed In Lieu of Foreclosure, depending on your unique circumstance. The absolute final option provided none of the above scenario's match your request will be for ShortRefiNow.com to assist you in remaining in your home as long as is legally feasible before the lender elects to foreclose. The following is a detailed explanation for each of the proposed options available:



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1. Loan Modification. This consists of the following services:

- Request Adjustment, elimination or repayment plans on any delinquent or past due balances
- Request reduction of current interest rate (thereby reducing monthly payment)
- Request reduction of principal loan balance
- Request modification of loan to a longer fixed Term

2. Request "Short" Refinance. This consists of:

The filing of all requested documents with the lender and negotiating a reduction of the principal balance to equal the current market value of the subject property thereby allowing the borrower to obtain a new loan via refinance with a different lender

- 3. Request Forbearance Plan and Agreement between you and the lender.** The objective of the plan is to allow you to cure your default over a period of time, reinstating your mortgage, while allowing you to maintain your normal monthly living expenses.
- 4. Request Payment Plan.** This option, if agreed upon by you and your lender, allows for the lender to agree to take a portion of any past due balances in repayment over a period of time predetermined by the lender.
- 5. Deed in Lieu of Foreclosure.** In the event you have decided you can no longer afford your home and do not want to go through marketing efforts or foreclosure, you may, if agreed upon by the lender, voluntarily convey the property to the lender rather than go through a foreclosure



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Method of Payment - Check and Credit/Debit Card Payments

Client/Borrower Name:		Date:
Property Address:		
Property City:	Property State:	Property Zip:
SSN:	Mortgage Loan #:	

Please complete the appropriate requested information and sign/ date.

Payment Instructions:

- CASHIERS CHECK, PERSONAL CHECK or MONEY ORDER PAYABLE TO: ShortRefiNow.com.
- GOOGLE CHECKOUT: An invoice will be sent to the email address provided if this option is chosen
- PAYPAL: An invoice will be sent to the email address provided if this option is chosen.
- CREDIT CARD AUTHORIZATION** Please provide credit card information below:
- DEBIT CARD (ATM) AUTHORIZATION** Please provide debit card information below:
 Since Bank "Debit" cards have a daily transaction amount limitation, please indicate daily limit & initial the box to authorize multiple transactions until the agreed "Fee" amount has been reached. Limit? \$ TBD

Name As It Appears On Card:				
Card Type (please circle one):	VISA	MasterCard	Discover	Other _____
16 Digit Credit Card #:	Expiration Date:	3 Digit Security Code (back of card):		
_____	_____	_____		
Address on file with Credit Card Company:				
Zip Code:				
I/We Authorize ShortRefiNow.com to charge my/our credit card for the total amount of: \$ <u>TBD</u>				

Borrower Signature
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Co-Borrower Signature
visit us on the web @ www.ShortRefiNow.com

Date

Customer Service: (888) 751-2606 / Document Fax: (866) 751-2686





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Mortgage Payment Priority Declaration

I/We _____ do hereby certify that, if my/our lender, _____, after careful and complete analysis of our current financial situation and/or suggested resolutions by ShortRefiNow.com, decides to approve and authorize either a loan modification or a Short Refinance, that my/our mortgage payment will be the primary obligation out of each and every one our debts every month. This declaration serves as our promissory note to that effect.





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Final Signature Authorization

By signing below I understand and agree that the Fee that I elect to pay is being collected exclusively for a formal presentation of my request for a loan modification and/or "Short Refi" and is considered earned upon its submission; it does not come with any implied guarantees by ShortRefiNow.com or its agents. However, should ShortRefiNow.com, in its sole discretion, determine after a review of my completed application and any additional information that it is not advisable to present the package to the lender, I will receive a full refund of the Fee paid within 30 days and ShortRefiNow.com shall have no further obligation to me.

If your property is held jointly, the signatures of ALL owners are required regardless of your current marital status

I/We agree to all the terms, conditions and disclosures specified throughout this document.

Borrower

Co-Borrower

Signature

Signature

Print Name

Print Name

Date

Date



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Disclosure Statement

In order for the process to begin, you will need to provide us with ALL of the information requested above as it is **IMPERATIVE** that you submit a complete package so that we are able to negotiate fully and completely on your behalf. If any of the requested documentation is missing or omitted, **IT WILL DELAY THE PROCESSING AND POTENTIAL RESOLUTION OF YOUR REQUEST.** Please rush this information to ShortRefiNow.com as quickly as possible.

Once you have submitted the requested documentation, please allow our Foreclosure Alternative Specialists a reasonable period of time to analyze and process your paperwork. (Your representative at ShortRefiNow.com should provide you with the approximate timeframe once he/she receives ALL of the documentation.) This process is tedious and at times can be time consuming depending upon the lender's backlog of requests. However, we will do everything in our power to stay diligent on your particular file as we have the contacts and relationships required to resolve this matter in the timeliest fashion available in the industry.

Ultimately, the responsibility and success of this process falls upon your ability to get us the documentation we need in order to most effectively and efficiently resolve your particular circumstance. We will work hard to provide you with the information necessary to complete this as quickly as possible and we have found that, at times, additional information and documentation may be required. Although we will work as diligently as possible, we ask that you recognize that submitting any proposed arrangement with your lender does not necessarily constitute a commitment from your lender that they will absolutely accept the proposed plan that we have laid out for you. Collection proceedings up to and including foreclosure may continue during the review process at the lender's discretion and ShortRefiNow.com has no ability or authorization to alleviate that process. Since there is no guarantee by ShortRefiNow.com that the lender will accept the proposed plan, ShortRefiNow.com recommends that, if possible, you should continue to make your monthly mortgage payments.

Borrower

Co-Borrower

Signature

Signature

Print Name

Print Name

Date

Date