

BLACKBURNE & SONS REALTY CAPITAL CORPORATION
C-LOANS, INC.
4811 Chippendale Drive, Suite 101, Sacramento, CA 95841
(916) 338-3232 – Ask for Warren More
Since 1980

INSIDER TIPS TO HUGE REFERRAL FEES!

What You'll Learn From This Whitepaper

First of all, you'll learn that referral fees can be huge. Then we'll talk about their legality. Do you have to be licensed? Can you be paid a referral fee on a commercial loan? How about on a residential loan?

How large will your referral fee be? How is it calculated? What kinds of loans can Blackburne & Sons close? What does a sizzling hot lead look like? What does a crumbly lead look like? Where can you find lots of leads to refer us? If you run across a lead, how do you get it to us?

And we've saved the best part for last. Did you know that you can earn huge referral fees in your sleep? Yup, and its easy. We'll explain how.

Referral Fees Can Be Huge

Out of the blue, six years ago, Alicia Gandy, the General Manager of C-Loans, Inc., called a guy named Alan Dunn of Spydercube.com with some *exciting* news.

The call went like this, "Alan, do you remember placing a link to C-Loans.com on your website? You do? Well, I've got some *very* good news for you. We just closed a \$17,000,000 commercial real estate loan that came originally from your site. Where would you like us to send your referral fee check? Oh, how much money are we sending you? Are you sitting down? Could you use \$21,250 right now?"

Wow! Over twenty-one thousand dollars! Needless to say, Alan was pretty happy. There is no reason in the world why we can't send you huge referral fee checks too.

Are Referral Fees Legal?

Referral fees for commercial real estate loans are perfectly legal, and we have been paying them to people just like you for more than 31 years.

Unfortunately, under Federal law, we cannot pay you a referral fee on home loans. It is not legal to give you *anything* of value – not even a sleeve of golf balls or a nice lunch – in return for the referral of a home loan borrower.

So remember, referral fees on commercial loans are fine. Referral fees on home loans are a no-no. By the way, this whitepaper was written by George Blackburne III (our founder), and Mr. Blackburne is an attorney.

What Constitutes a Home Loan?

Generally, a real estate loan secured by a single-family residence, a condo, a duplex, a triplex, or a four-plex is considered a home loan, regardless of whether the owner lives there or not.

But what if there are one or two apartments over a storefront, like a butcher shop or a dress store. Such properties are considered mixed-use properties, and we are allowed to pay you.

In case of doubt, please refer us the lead. If we can legally pay you, we'll *gladly* pay you. Remember, there is no better way to get a ton of new commercial mortgage referrals than to pay some person a referral fee.

Do You Have to Be Licensed?

You do **not** have to be licensed as a mortgage broker or a real estate broker for us to pay you a referral fee for a commercial mortgage referral. You just need to limit your involvement to providing us with the name and telephone number of the borrower.

If you try to negotiate rates and terms, if you try to gather loan documents, or if you try to add your own loan fee on top of ours, at that point you have crossed the line over into commercial mortgage brokerage, and you will need a license.

How Large is My Referral Fee?

[Blackburne & Sons Realty Capital Corporation](#) – our hard money commercial mortgage company – will pay you 20% of its net loan fee.

C-Loans, Inc. (the owner of [C-Loans.com](#)) will pay you 12.5 basis points.

What Kinds of Commercial Loans Can Blackburne & Sons and C-Loans Close?

Blackburne & Sons has two divisions – our hard money lending division and our loan brokerage division. Our hard money division makes hard money commercial loans on standing commercial properties nationwide from \$75,000 to \$1.5 million.

Our loan brokerage division “brokers out” any deal that is not suitable for our hard money division. For example, a hard money loan larger than \$1.5 million is too large for us. Therefore we'll broker the deal out to a larger shop.

Borrowers with perfect credit and nice, fully-leased, commercial properties will seldom pay hard money rates. Therefore we broker out these A-quality commercial loans to banks and conduits. By taking the deal to our institutional investors, it's

quite possible for us to place a portfolio of commercial loans as large as \$200 million.

C-Loans.com is our sister company, and it is the largest and most popular commercial mortgage portal on the internet *by far*. Over 750 banks, savings banks, life companies, conduits, REIT's, and hard money commercial lenders participate on C-Loans.com.

This means that C-Loans.com can close just about any kind or size of commercial real estate loan that deserves to be made. Just keep in mind that we are in the middle of a severe real estate slump, so land loans, land development loans, and construction loans are very much out of favor right now. Virtually no one is making such loans.

What's a *Hot* Commercial Lead?

Any loan on a ***standing*** commercial property is a hot lead. By standing, we mean a property that has already been built. Renovation loans are fine.

What's a *Crumbly* Commercial Lead?

This whitepaper was published in December of 2011. Right now, there are very few, *if any*, commercial lenders making land loans, land development loans, or construction loans. We would consider such leads to be crumbly for the foreseeable future. This may change by 2015, but for right now, you shouldn't chase such leads.

In addition, [international loans never close](#). The issue is a huge 30% tax on foreign banks. Loans on gold mines and large resorts in Mexico or the Caribbean are also just pipedreams.

Where Can You Find Commercial Loans to Refer?

The following professionals have *tons* of commercial loans crossing their desks, often several per week. Whenever you speak with any one of the following professionals, you should tell that you have a terrific source for commercial loans:

1. Bankers
2. Commercial Real Estate Brokers and Agents (Realtors)
3. Property Managers
4. Other Commercial Lenders (Credit Unions, Life Companies, Hard Money Lenders)
5. Residential Real Estate Brokers and Agents
6. Attorneys
7. CPA's
8. Life Insurance Agents

Why Are Blackburne & Sons and C-Loans Such Terrific Funding Sources?

Blackburne & Sons is one of the oldest surviving commercial mortgage companies in entire country. We have over thirty-one years of experience funding commercial loans.

Our sister company is also C-Loans, Inc., the owner of CommercialMortgage.com and C-Loans.com, the largest of the commercial mortgage portals. As a result, we track the programs of arguably more institutional lenders than any other commercial mortgage company in the country.

How to Refer a Commercial Loan to Blackburne & Sons By Hand

Suppose you meet an attorney on the golf course, and he starts telling you about a client who needs a commercial real estate loan (this includes SBA loans). You mention that you have a great source, so he gives you his card.

The moment you land the lead, please *rush* to your computer and visit:

<http://info.c-loans.com/huge-referral-fees-for-commercial-leads>

It's important that you please BOOKMARK this page right now. Did you bookmark it? We'll just wait here until you can do this... Okay, great!

Now simply enter your lead into the column of the right and hit, "Submit". Presto-chango, the lead will arrive in our office within seconds, and we'll fly to the phone to work it. All of our loan agents are on commission, so they are very, very hungry.

Our [Commercial Lead Input Form](#) is even more convenient the second time you use it. The next time you go to enter the lead, the form will auto-fill your contact information data. You'll just have to enter the borrower information.

If you aren't near a computer, you can simply call the lead into Blackburne & Sons. If you're smart – *right now* – you'll open up your cell phone and add a new contact, "Referral Fees". The telephone number is 916-338-3232.

Now the Really Cool Part - How To Earn \$5,000 Referral Fees in Your Sleep

Did you know that Alan Dunn was asleep when he earned that \$21,250 referral fee? All he did was to place a simple hyperlink on his web page that said, "Commercial Mortgages" and pointed the link to C-Loans.com.

How did we know the deal came from Alan? The C-Loans® System is programmed to capture the referring URL (website address) and to print it at the bottom of our loan application. When the deal closes, we simply contact the owner of the referring website and pay him a referral fee of 1/8th of a point (12.5 bps.).

Do you have a website? If so -

Please create a "Commercial Loans" hyperlink on your site and point it to <http://www.c-loans.com>

"But George, how do I know that you won't cheat me?" C-Loans, Inc. is the sister company of Blackburne & Sons Realty Capital Corporation, one of the oldest hard money lenders in the country. Blackburne & Sons was founded in 1980, more than 31 years ago. We are entrusted by our 1,000+ private investors to manage and service more than \$50 million of their mortgage and real estate investments. We are pretty honorable and reliable folks.

"Gee, George, this all sounds very interesting. Is there anything special I can do to increase my chances of making some serious dough?"

There is no such thing as the boogey man or the hyperlink police. There is no rule that says that you can only insert our link on just one web page and just one time per page.

Therefore, be smart. Maximize your chances of someone seeing our link. Put our link on every one of your web pages at least three times. Maybe one link will say, "Commercial Loans". The second link might say, "Commercial Mortgages". The third link might say, "Apply for a Commercial Mortgage."

All of these links should point to <http://www.c-loans.com>. One link might be at the top of each page; the second link might be on the left side; and the third link might be on the bottom.

Remember, this is a numbers game. The more loan app's you can submit, the better your chances of making some serious dough. A nice referral fee check of \$21,250 would sure pay some bills right now, huh?