

David Van Waldick – Bio / Business Skills

701 Palomar Airport Rd. #300

Carlsbad, CA 92011

e-mail: dave@wrfco.com

(760) 599-1261

To whom it may concern:

I have a specialized background in the Mortgage industry across Sales and Marketing, Financial Analysis, and Strategic Business Planning, as well as Advisory services.

- 25 years experience in the Mortgage Industry.
- Broker-Owner of independent Mortgage and Real Estate firm since 1990.
- Originated over \$250 million in loan production. \$50 Million in RE Sales
- Licensed CA Dept. of Real Estate Broker since 1990, in good standing.
- Member of National Association of Realtors.
- Member in Good Standing of 6 California Boards of Realtors.
- Seminar speaker, expert advisor for legal representation.
- Highly developed financial analysis and valuation skills.
- Experienced in management and operations, as well as field experience.
- Project management skills that enhance and expand existing business/programs.
- Can perform market research, financial analysis, and operational due diligence on business development opportunities.
- Good communication, presentation, and negotiation skills.
- Motivated and strategic thinker.
- Strong working knowledge of the full range of business suite software and e-commerce applications including web design, and Internet PPC marketing.

Company Ownership: WRFCO: Financing / Sales / Investments / Consulting
ePrequal.com, LLC – Instant Home Buyer Qualifying online.

Web Sites Employed: www.wrfco.com - Mortgage Origination System
www.1californiahomes.com – R/E - Virtual Branch Network
www.ePrequal.com – Instant Home Buyer Qualifying online.

Proprietary Technology owned: www.ePrequal.com - Home Buyer qualifying system.
Trademarks Held: ePrequal.com

Industry Corporations worked for: Central Federal Savings, Crocker Bank, Wells Fargo Bank, Key Bank, First American Title, Solimar AVM Technology.

Education: B.S. Business, Corporate Finance – San Diego State University - 1983
Continuing Education Coursework: UC San Diego, UCLA, UC Irvine

Military: 1975-80 US Navy: Radar Operator, Air Intercept Controller, 2 Overseas Tours

References available on request.