

BROOKVIEW FINANCIAL BROKER'S REFERRAL AGREEMENT

THIS AGREEMENT ("Agreement") is to confirm the arrangement between Brookview Financial, Inc., or its designee, ("Brookview") and the undersigned ("Referrer") in connection with referral of Eligible Borrowers to Brookview ("Referral Program").

Whereas, Brookview is in the business of providing acquisition and rehabilitation financing to real estate investors; and Whereas, Referrer is a mortgage banker, mortgage broker or real estate broker that is duly licensed, in good standing and is interested in referring potential borrowers to Brookview (each a "Potential Borrower");

Term: The term of this Agreement will begin when signed by both Brookview and Referrer and will end when terminated by either party. Either party may terminate this Agreement at any time, with or without cause, by giving the other party written notice of termination. Referrer is only entitled to earn Referral Compensation on loans closed and funded during the term of the Agreement and for 60 days following termination.

Submission of Eligible Referrals: **This agreement and Form W-9 must be signed and submitted to participate in the Referral Program.** Referrer shall submit only Potential Borrowers who Referrer believes meet the lending criteria set forth in the Pre-Qualification Guidelines. To submit a Potential Borrower to Brookview (a "Referral"), Referrer shall complete a Pre-Qualification Worksheet for the Potential Borrower, including the Property section if applicable, and shall submit it to Brookview by facsimile or email. Referrer may submit any Potential Borrowers meeting Brookview lending criteria for approval even if they do not currently have a specific property acquisition to be funded.

Acknowledgement of Referral: Referrer will receive acknowledgement from Brookview, via email, confirming Brookview's receipt of the Referral, and indicating whether the Potential Borrower stated in such Referral is eligible for this Referral Program. Any Referral of a Potential Borrower, which is determined by Brookview to be eligible for this Referral Program, and is not ineligible, as defined below, is referred to as an "Eligible Referral."

Completion of Referral: Upon receipt of email acknowledgement from Brookview that Referral is eligible, the Borrower will be contacted by Brookview to complete the qualification and application process.

Ineligible Referrals: Current Brookview customers, together with persons in past or current association with Brookview customers, and any Eligible Referral for which Brookview does not close and fund the first loan within twelve (12) months from submission of the applicable Eligible Referral to Brookview, are ineligible for the Referral Program set forth in this Agreement. Customers already associated with any other Brookview Affiliate programs are ineligible for this program. In the event that two or more Referrers refer a Potential Borrower, Brookview will accept the first Referral received, unless instructed otherwise by the Potential Borrower.

Referral Compensation: If Brookview closes and funds a loan to an Eligible Referral, Referrer shall receive a referral payment ("referral payment") in an amount determined as follows:

- **Brookview agrees to pay half a point with respect to the first loan** closed and funded from Brookview to such Eligible Referral.
- **Brookview agrees to pay half a point with respect to any subsequent loans to the same Eligible Referral**, provided each subsequent loan is closed and funded within twelve (12) months of the previous loan's closing.
- The Referral Payment shall be promptly paid to Referrer, by check delivered usually within 30 days of loan closing. All Referral Payments will be made payable to the party signing this Agreement and named in the Form W-9. Confirmation may be required.

to sign up (cont'd)

Modifications: Brookview reserves the right to modify or supplement the terms of the Referral Program at any time, including, without limitation, the procedure and eligibility requirements set forth herein, provided that Referrer will be notified in writing of any such modifications. Referrals received and acknowledged by Brookview prior to such modifications will be addressed pursuant to the Referral Program terms in force at the time the Referral was received by Brookview. IF ANY MODIFICATION OF THIS AGREEMENT IS UNACCEPTABLE TO YOU, YOUR ONLY RECOURSE IS TO TERMINATE THIS AGREEMENT. YOUR CONTINUED PARTICIPATION IN THE PROGRAM FOLLOWING SUCH CHANGE WILL CONSTITUTE BINDING ACCEPTANCE OF THE CHANGE.

Authorized Signature: _____ Print Name: _____

Date of Signature: _____ Contact Phone Number: _____

Company Name: _____ Brookview Acceptance: _____

Mailing Address: _____

Email Address: _____

Please check one: Mortgage Banker Mortgage Broker Realtor Other

How did you hear about Brookview? _____

■ PLEASE COMPLETE AND FAX TO BROOKVIEW FINANCIAL 203-907-4588

QUESTIONS, EMAIL US AT rehab@brookviewfinancial.com OR CALL 877-734-2211

BROOKVIEW ■ FINANCIAL

PRIVATE MORTGAGE LENDING NATIONWIDE

SINCE 1992