First Financial

The undersigned _____, herein after known as Client, hereby appoints and authorizes, **FIRST FINANCIAL,** hereinafter referred to as "Consultant" as their Financial Consultants, to find a lender/investor and to submit financial data and information supplied by the Client, for the purpose of obtaining bank lines of credit, cash advance credit lines, and/or term loans.

The Client authorizes Consultant to obtain any financial and credit history information from the credit reporting agencies to determine the credit lines, and/or term loans. **THE CLIENT CERTIFIES THAT ALL INFORMATION PROVIDED TO THE CONSULTANT IS TRUE AND CORRECT. NO EXCEPTIONS.** It is the duty of the Consultant to package the finance application information prepared and signed by the client to prospective lenders. The consultant is keenly aware of those financial institutions aggressively seeking customers with a specific credit profile. The approach for financing taken by the consultant will be based upon the information supplied by the client. By signing this agreement the client agrees to complete and sign his financial application truthfully to the best of his/her knowledge.

ACTUAL FEE CHARGED BY THE CONSULTANT

The client hereby agrees to pay a consulting fee of **6.9% SIX POINT NINE PERCENT** of the total amount of lender approved financing to the client on the date the financing becomes available to the client PAYABLE TO FIRST FINANCIAL. The Consultant reserves the right to verify the date of lender approval and activation by the Client. Client can withdraw its application at any time without penalty. However, if Consultant has obtained written approval from a funding source and Client counsels and obtains or re-solicits the application to the same or different lender, then the client agrees to pay to the consulting fee as outlined above.

NO FEES OF ANY KIND WILL BE CHARGED, COLLECTED OR ACCRUED BY THE CONSULTANT PRIOR TO OFFICIAL WRITTEN APPROVAL BY THE LENDOR FOR AN EXACT AMOUNT AN APPROVED CUSTOMER ACCOUNT NUMBER IF APPLICABLE. SIMPLY STATED, THE CLIENT HAS TO HAVE ACCESS TO THE FUNDS FOR PURCHASING POWER OR CASH ADVANCE, BEFORE THE CONSULTING FEE IS DUE FOR PAYMENT BY THE CLIENT.

Client understands and hereby agrees that there is no guarantee of success for this application or that a commitment will be issued by a Lender. UNDERSTANDING: Each of the parties have read this agreement prior to signing have had the opportunity to review same with their attorneys, if any and understand the contents of same.

THE APR (ANNUAL PERCENTAGE RATE OF INTERST CHARGED BY THE LENDOR) OF ALL FINANCING IS DETERMINED INDIVIDUALLY BY A SCORING METHOD UTILIZED BY A LENDOR THE CONSULTANT WILL MAKE EVERY EFFORT TO OBTAIN THE LOWEST COST FINANCING AVAILABLE BASED INB THE CLIENTS CREDIT HISTORY.

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BY SIGNING THIS AGREEMENT, I FULLY UNDERSTAND AND AGREE TO ALL OF THE PROVISIONS OF THIS AGREEMENT.

_____ _____ _____

Client Company Name | Federal Tax ID # | Date

_____ _____

Principal Owner's Signature | Social Security Number

_____ _____

Principal Owner's Signature | Social Security Number

_____ _____

Consultant Signature | Date

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