



Welcome to our Business Network!

Dear Partners,

Thank you for taking interest in **Hard Equity Financing** for your financing needs. We are focused on providing excellent service & funding excellent loans in the real-estate financing arena. **Hard Equity Financing** is a seasoned real-estate company operated by professionals in the financial, mortgage and real-estate business since 1999. As you know, the current market is in desperate need of a group of professional financiers ready to undertake the new emerging real-estate market. We are here for you!

We specialize in all type of real-estate finance and can pool up to 4 Billion in funds for lending. Our hard money programs are structured directly under the supervision of our lenders who are private investors funding our real-estate loans. Our sources of lenders are kept confidential for privacy purposes and all transactions are funded thru our investor's corporate account or in some instance, a personal account. All funds are of US origin thru US banks.

We also are currently partners with a number of highly successful company's across the nations providing banking & mortgage loan services.

With a team of financial professionals backed by complementing partners, **Hard Equity Financing** is able to rapidly supply the high demand for finance in the current market trend. We have a number of financing projects currently underway bring new business partnerships with long term potential clients. It is an exciting time here at **Hard Equity Financing**, as we are always looking for opening doors to new horizons. We appreciate your interest & look forward to high success with you.

See you at the TOP!

Best Regards,

Hard Equity Financing



BROKER / LOAN OFFICER CONTACT INFORMATION SHEET

(Please complete as much information as possible)

Business Name: _____

Business Address: _____

Principal Name: _____ Phone: _____ ext. _____

Email Address: _____ Fax: _____

Principal Name: _____ Phone: _____ ext. _____

Email Address: _____ Fax: _____

Loan Officer Name: _____ Phone: _____ ext. _____

Email Address: _____ Fax: _____

Loan Officer Name: _____ Phone: _____ ext. _____

Email Address: _____ Fax: _____

Loan Officer Name: _____ Phone: _____ ext. _____

Email Address: _____ Fax: _____

Loan Officer Name: _____ Phone: _____ ext. _____

Email Address: _____ Fax: _____

SIGNATURES:

I/We the undersigned do hereby attest and confirm that the information provided in this Broker application is true and correct to the best of my/our knowledge as of the date of signing. Hard Equity Financing is authorized to send any and all communications, rate sheets, product information and advertisements to the facsimile number provided above.

SIGNATURE

DATE

PRINT NAME

TITLE



BROKER AGREEMENT

NON CIRCUMVENTION and NON DISCLOSURE

Agreement made on this _____ day of _____, 20____ between Hard Equity Financing Incorporated, (Lender) located at 261 NE 1st Street Suite 500 Miami FL 33132 and _____ of _____ (Broker) located at _____ who mutually agree to the following provisions and that this Agreement replaces any prior Brokerage Agreement, if any, by and between the parties.

1. From time to time Broker shall introduce Client(s) to Lender. Lender agrees to pay to the Broker any and all fees specified in this Agreement for the life of their account, unless a separate fee agreement is agreed upon by both parties as they understand that fees will vary from client to client as well as transaction to transaction.

2. Non-Circumvention:

a. During the term of this agreement, neither "lender" nor any of its officers, directors, shareholders, partners, affiliates or agents, nor any members of the immediate families of the foregoing, shall contact, do business with, or otherwise solicit any client(s) introduced to or otherwise referred by the Broker to "lender" for the purpose of circumventing, the result of which shall be to prevent the Broker from realizing or recognizing a commission or finder's fee. If such circumvention shall occur the Broker shall be entitled to any commissions due pursuant to this Agreement or finder's fee relating to such business transactions.

b. Lender considers each of its sources of opportunity valuable assets. These assets have been developed at considerable cost, time, effort and resources, and as such are fundamental to the broker's livelihood and future. Accordingly, the lender agrees not to make direct or indirect contact with these sources for investment or loans except through broker. The lender further agrees to not disclose any active / inactive / denied / approved / pending client information to any third party. If such circumvention shall occur broker shall be entitled to all fees due, as if broker handled the transaction from its inception.

c. If there is any breach of this agreement and the lender receives fees or proceeds from the Clients, any of our sources or any bank or entity connected with our sources, an immediate lawsuit will be filed against the lender by broker for such monies and will be subject to pay a fine of \$10,000 USD for breach of this agreement as well. Also, if any litigation is filed, Lender agrees to pay all reasonable legal and other expenses incurred from the lawsuit, and also the non-timely payment of any amounts due and owing by lender to broker.

d. Broker Fee's: Broker is allowed a maximum of 5 percent (5%) for broker referral fee on this transaction.

3. Broker shall at all times indemnify and hold Lender and any and all of its agents, licenses or assigns and the directors, officers, employees and agents of each of the foregoing, harmless from and against any and all claims, liabilities, costs and expenses, including reasonable attorney's fee, arising out of, or pursuant to, the solicitation and procurement for the factor of commercial/residential clients as provided for or otherwise contemplated by the terms of this Agreement.

4. Likewise, Lender shall at all times indemnify and hold Broker and any and all of its agents, licenses or assigns and the directors, officers, employees and agents of each of the foregoing, harmless from and against any and all claims, liabilities, costs and expenses, including reasonable attorney's fee, arising out of, or pursuant to, the solicitation and procurement for the factor of commercial/residential clients as provided for or otherwise contemplated by the terms of this Agreement.



5. This Agreement shall continue in force until amended in writing or terminated by either party by certified mail giving 30 days notice of such termination. Termination by either party does not alter the provisions of this Agreement as they relate to Brokers compensation and to non-circumvention and disclosure.

6. In the event of any dispute arising out of or under the terms of this Agreement, the prevailing party shall be entitled to reimbursement for all costs incurred, including appellate proceedings, which costs shall include reasonable attorneys' fees as well as fines stipulated herein (see 2C above).

6. This Agreement shall be governed by and construed under the laws of the State of Florida and venue for any dispute in reference hereto shall be submitted to the courts in Miami-Dade County, Florida.

IN WITNESS WHEREOF, the parties have hereunto placed their hands and seals or cause their presence to be duly executed by their proper corporate offices the date and year first written above.

Hard Equity Financing Inc.

Signature: _____

Authorized Loan Officer / Broker:

Signature: _____

Date: _____

**Please sign & return via fax to 888-759-3828 or
email to Loans@HardEquityFinancing.com**