CHARTER
FINANCIAL

2617C W. Holcombe Blvd., #544
Houston, Texas 77025
Toll-free: 800-349-0552
Toll-free fax: 800-349-0720

REFERRAL AGREEMENT

THIS AGREEMENT is hereby created and entered into by and between **Charter Financial,** hereinafter referred to as **CHARTER,** and the recipient as shown at the bottom of this form, hereinafter referred to as the **REFERRAL AGENT.**

WHEREAS CHARTER desires to arrange the purchase of Mortgage Notes, Structured Settlements, Annuities, Lottery Winnings, and other cash flows.

WHEREAS REFERRAL AGENT wishes to submit various notes for purchase by **CHARTER**.

NOW, THEREFORE, IN CONSIDERATION OF THESE PREMISES, IT IS AGREED AS FOLLOWS:

CHARTER, unless otherwise agreed to in writing, agrees to pay **REFERRAL AGENT** the difference between the amount of its quote (conditioned upon no changes or correction of information originally submitted for quote) and the amount the seller is willing to accept for the note.

REFERRAL AGENT will be considered an independent contractor for all applicable purpose, and will not be considered an employee of **CHARTER**. Under no circumstances will **CHARTER** be responsible for Referral Agents business expenses.

IT IS AGREED that any and all legal disputes between said parties will be decided by arbitration in Harris County, Texas.

REFERRAL AGENT: Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Email _____

_____ _____

CHARTER FINANCIAL REFERRAL AGENT'S SIGNATURE