

REFERRAL AGENT AGREEMENT

Referral Agent Name (Printed): _____ Date: _____

Agent Phone Number: _____ Email Address: _____

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

This agreement acknowledges that **AGENT** wishes to submit various notes and debt instruments for purchase by **CHARTER** and conversely **CHARTER** desires to arrange the purchase of said notes from **AGENT**.

THEREFORE, IN CONSIDERATION OF THESE PREMISES, THE FOLLOWING IS AGREED TO BY AGENT AND CHARTER:

CHARTER, unless otherwise agreed to in writing by both parties, agrees to pay **AGENT** the difference between the amount **CHARTER** is willing to pay for each note submitted by **AGENT** and the amount **AGENT'S** client is willing to accept for their note. **AGENT'S** fee shall be paid to **AGENT** as soon as each transaction has been completed and recorded in the applicable courthouse. Payment shall be made either via wire transfer or company check.

Both parties agree that the **AGENT** shall never be responsible for any fees associated with the purchase of any note, and likewise both parties agree that if a transaction is not funded and closed, for whatever reason, then **AGENT** shall not be compensated in any manner.

It is also mutually agreed to that **AGENT** will be considered a self-employed independent contractor for all applicable purposes and will not be considered an employee of **CHARTER** and **AGENT** will be responsible for their own business expenses.

The above is agreed to and considered binding for all transactions between both parties now and in perpetuity as evidenced by the executed signatures below.

Referral Agent Signature

Charter Financial