

## REWI Funds! Loan Office Agreement

Employment Agreement, between Real Estate Wealth Institute (the "Company") and \_\_\_\_\_ (the "Loan Officer").

1. For good consideration, the Company employs the Loan Officer the following terms and conditions.
2. Term of Relationship. Subject to the provisions for termination set forth below this agreement will begin on \_\_\_\_\_, 20\_\_\_\_, unless sooner terminated.
3. Compensation. The Company shall pay Loan Officer as per commission schedule (Exhibit A)
4. Duties and Position. the Company hires the Loan Officer in the capacity of independent agent the Loan Officer's duties may be reasonably modified at the Company's discretion from time to time.
5. Confidentiality of Proprietary Information. Loan Officer agrees, during or after the term of this relationship, not to reveal confidential information, or trade secrets to any person, firm, corporation, or entity. Should Loan Officer reveal or threaten to reveal this information, the Company shall be entitled to an injunction restraining the Loan Officer from disclosing same, or from rendering any services to any entity to whom said information has been or is threatened to be disclosed, the right to secure an injunction is not exclusive, and the Company may pursue any other remedies it has against the Loan Officer for a breach or threatened breach of this condition, including the recovery of damages from the Loan Officer.
6. Reimbursement of Expenses. The Loan Officer may incur reasonable expenses for furthering the Company's business, including expenses for entertainment, travel, and similar items. The Company shall reimburse Loan Officer for all pre-approved business expenses after the Loan Officer presents an itemized account of expenditures, pursuant to Company policy.
7. Termination of Agreement. Without cause, the Company may terminate this agreement at any time upon 14 days' written notice to the Loan Officer.
8. Non Compete. For a period of six months (6 Months) after the end of the relationship, the loan officer shall not control, consult to or be employed by any business similar to that conducted by the company, either by soliciting any of its accounts or by operating within Loan Officer's general trading area.
9. Effect of Prior Agreements. This Agreement supersedes any prior agreement between the Company or any predecessor of the Company and the Loan Officer, except that this agreement shall not affect or operate to reduce any benefit or compensation inuring to the Loan Officer of a kind elsewhere provided and not expressly provided in this agreement.
10. Settlement by Arbitration. Any claim or controversy that arises out of or relates to this agreement, or the breach of it, shall be settled by arbitration in accordance with the rules of the American Arbitration Association. Judgment upon the award rendered may be entered in any court with jurisdiction.

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11. Limited Effect of Waiver by Company. Should Company waive breach of any provision of this agreement by the Employee, that waiver will not operate or be construed as a waiver of further breach by the Employee.

12. Severability. If, for any reason, any provision of this agreement is held invalid, all other provisions of this agreement shall remain in effect. If this agreement is held invalid or cannot be enforced, then to the full extent permitted by law any prior agreement between the Company (or any predecessor thereof) and the Loan Officer shall be deemed reinstated as if this agreement had not been executed.

13. Assumption of Agreement by Company's Successors and Assignees. The Company's rights and obligations under this agreement will inure to the benefit and be binding upon the Company's successors and assignees.

14. Oral Modifications Not Binding. This instrument is the entire agreement of the Company and the Loan Officer. Oral changes have no effect. It may be altered only by a written agreement signed by the party against whom enforcement of any waiver, change, modification, extension, or discharge is sought. Signed this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

\_\_\_\_\_  
Company

\_\_\_\_\_  
Loan Officer



## **REWI FUNDS! Commission Schedule**

### **Deals Referred by REWI/REWI Funnel**

<b>Annual Dollar Volume</b>	<b>Percentage Commission</b>
<b>1-\$50,000</b>	<b>25%</b>
<b>\$50,001-\$100,000</b>	<b>35%</b>
<b>\$101,000-\$200,000</b>	<b>50%</b>
<b>\$200,001-\$300,000</b>	<b>60%</b>
<b>\$300,001-\$400,000</b>	<b>70%</b>
<b>\$400,001+</b>	<b>80%</b>

### **Deals Sourced by Loan Officer**

<b>Annual Dollar Volume</b>	<b>Percentage Commission</b>
<b>1-\$50,000</b>	<b>40%</b>
<b>\$50,001-\$100,000</b>	<b>50%</b>
<b>\$101,000-\$200,000</b>	<b>60%</b>
<b>\$200,001-\$300,000</b>	<b>70%</b>
<b>\$300,001-\$400,000</b>	<b>80%</b>
<b>\$400,001+</b>	<b>90%</b>

**This Commission for Borrowers Schedule applies to all loans funded except Multi-Family Long Term loans over 150+ units, Mixed Use over 40% Commercial, Self Storage, Industrial, Retail, Office, Tract Residential Development over 150 Homes, these are typically Negotiated case by case**

## Compensation Plan for Unsecured Line of Credit

### **Compensation**

***NON IBOs & Inactive IBOs*** 5% of Total Commission

0% of Upfront Deposit

Up to 3 referrals for Non IBOs

***Active IBOs*** 5% of Total Commission

0% of Upfront Deposit

Up to 3 referrals for Active IBO

### ***Active CQ***

10% of Total Commission

10% of Upfront Deposit

### ***Active ETL***

25% of Total Commission

25% of Upfront Deposit

### ***Active RC***

50% of Total Commission

50% of Upfront Deposit

### ***Active RD***

60% of Total Commission

75% of Upfront Deposit

## Compensation Plan for Unsecured Line of Credit

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Personal Line of Credit Applications (All require ID Seal for soft credit pull)

Credit Application up to

\$25,000.00	\$250.00 Non Refundable Deposit
\$50,000.00	\$350.00 Non Refundable Deposit
\$100,000.00	\$400.00 Non Refundable Deposit
\$250,000.00	\$450.00 Non Refundable Deposit
\$400,000.00	\$500.00 Non Refundable Deposit

Business Line of Credit Applications (Each partner over 20% needs ID Seal for soft credit pull)

\$100,000.00	\$350.00 Non Refundable Deposit
\$250,000.00	\$400.00 Non Refundable Deposit
\$500,000.00	\$450.00 Non Refundable Deposit
\$1.0mm	\$750.00 Non Refundable Deposit
\$3.0mm	\$995.00 Non Refundable Deposit
\$4.0mm	\$1,050.00 Non Refundable Deposit