



WINDFALL PROGRAM INVESTMENT AGREEMENT

ARF Financial, LLC
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This Windfall Program Investment Agreement (this “ Investment Agreement”) is entered into as of the Investment Date set forth below, by and between ARF Financial, LLC, a California limited liability company (“ARF”) and the referral partner (“RP” or “Member”) referenced below with reference to the following Recitals:

A. Member has previously entered into that certain Referral Partner Membership Agreement with ARF as either a “CEO’s Circle Member” or has become a “CEO’s Circle Member” (“Membership Agreement”). Capitalized terms used herein which are not otherwise defined herein have the meaning ascribed to them in the Membership Agreement or the Windfall Investment Program Terms and Conditions as referenced below.

B. Pursuant to the Membership Agreement, Member has made a Referral to ARF for Lending Services and pursuant to such Referral, the referred Merchant is entering into a Merchant Agreement with one of ARF’s Lenders whereby the Lender is making a Loan to the referred Merchant.

C. ARF is the “servicing agent” for the Lender under a Marketing and Servicing Agreement (“MSA”) with the Lender whereby ARF will receive “Servicing Revenue” from Lender from the payments made to Lender by the Merchant under the Merchant Agreement. Member desires to purchase from ARF and ARF desires to sell to Member a “Percentage” of the Net Servicing Receivable (as defined in the Terms and Conditions to this Investment Agreement) if and when Servicing Revenue is received by ARF from payments and collections made specifically related to the Loan made to the referred Merchant.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ARF and Member hereby agree as follows:

1. Purchase of Net Servicing Receivable. ARF hereby sells and Member hereby purchases the Percentage of the Net Servicing Receivable under the Loan as set forth below and pursuant to the Windfall Program Investment Agreement Terms and Conditions referenced herein. Member may elect to make all or part of its Purchase as a credit or reduction of its Referral or Residual Fees due to Member relating to the Referral as set forth below.

Merchant and Loan Information:	
Merchant Name:	
Lender:	
Date of Merchant Agreement:	
Loan Amount:	
Loan Product Type:	
Loan Type (New, Refinance or Renewal)	
Term of Loan:	
Loan Payback Multiple:	
Loan Number:	
Merchant ID:	
Loan Funding Date:	

Member’s Purchase/Investment Information:	
Member Name:	
Percentage Purchased (Up to 10% of Face Loan Amount):	
Purchase Amount:	
Referral Fee or Residual Fee Due Member:	

Member's election to credit Referral or Residual Fee to Purchase Amount:	Fee Credit Amount:\$ _____ Member's Initials: _____
Remaining Purchase Amount to be paid in Cash:	Cash Amount Due: \$ _____ Member's Initials: _____ Note: the Purchase Amount Needs to be Paid Via Wire Transfer or outbound ACH in accordance with separate instruction provided by ARF at the time that Member executes this Investment Agreement.
Member Deadline Date to Sign Investment Agreement:	[5 business days from Loan Funding Date]
Member Deadline for Payment of Purchase Price (if in Cash):	[5 business days from signing of Investment Agreement]
Member Banking Information for Payments of Referral Fees and Residual Fees:	
Use Same Banking Information as set forth in Membership Agreement: <input type="checkbox"/> Yes <input type="checkbox"/> No _____ Member Initials.	
Use New Banking Information as follows:	
Name On Account:	
Bank Name:	
ABA Routing Number (ACH):	
Account Number:	

The following Section will be completed by ARF upon Validation of this Investment Agreement, timely execution of this Investment Agreement by Member and timely payment of the Purchase Amount and acceptance of the Purchase by ARF:	
Investment Agreement Completed:	Date: _____
Purchase Price Received:	Date: _____ Amount:\$ _____
Validation Date:	

Member Initial

2. Terms and Conditions. The [Windfall Investment Program Terms and Conditions](#) (create URL where these will reside) ("Terms and Conditions") are incorporated into and made a part of this Agreement and the Parties agree to Terms and Conditions as a binding part of this Agreement. Member acknowledges that it has read and agreed to the Terms and Conditions which are a part of this Agreement.

3. Effective on Validation Date. This Agreement will be effective only upon Validation and will be effective on the Validation Date. ARF will return a countersigned copy of this Agreement to Member after Validation.

IN WITNESS WHEREOF, this Agreement has been entered into in Sunrise, Florida, as of the date set forth above.

ARF Financial, LLC

By: _____

Its: _____

"Member"

EntityName: _____
(if applicable)

Signature: _____

PrintName: _____

Title: _____