



REFERRAL PARTNER FOUNDING MEMBER MEMBERSHIP PROGRAM AGREEMENT

ARF Financial, LLC ♦
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This Referral Partner Founding Member Membership Program Agreement (this “Agreement”) is entered into as of the Validation Date set forth below, by and between ARF Financial, LLC, a California limited liability company (“ARF”) and the referral partner (“RP” or “Member”). [INSERT COI NETWORK LEADER HERE IF APPLICABLE: Member has been referred to ARF to become a Member by _____.] Member’s address, contact information, Founding Member Program Terms, Banking and Payment Information is as follows:

If an individual:	
Name ("Member"):	
Social Security Number:	
Street Address:	
City, State, Zip:	
Phone Number:	
Fax Number:	
Cell Phone Number:	
Email Address:	

If a company:	
Contact Name:	
Company Name ("Member"):	
Federal Tax ID #:	
Company Street Address:	
City, State, Zip:	
Phone Number:	
Fax Number:	
Contact Cell Phone Number:	
Contact Email Address:	
RP Banking Information for Payments of Referral Fees and Residual Fees:	
Name On Account:	
Bank Name:	
ABA Routing Number (ACH):	
Account Number:	

The following Section will be completed by ARF upon Validation of the Agreement (as applicable):	
Validation Date:	
ARF Rep Assigned:	

This Agreement is made with reference to the following recitals.

A. ARF is in the business of making Loans and providing banks and lending institutions (“Lender(s)”) with marketing and loan servicing services throughout the United States (“Lending Services”) to restaurant merchants, professional practices and other retail business owners (“Merchants”). Loans either originated by ARF or by Lenders through ARF’s Lending Services are collectively referred to herein as “Loans.”

B. Member is in the business of marketing products and services to Merchants and/or has customer relationships with Merchants that are prospective borrowers of ARF or its Lenders, which Member desires to refer to ARF. ARF desires to support Member’s marketing efforts by providing the Marketing Services and to incentivize Member for Referrals by providing the Member Benefits as provided herein.

C. ARF has established the Referral Partner Founding Circle Member Membership Program (“Member Program(s)”). Member

and ARF desire to have Member become a Member of the Member Program.

Member
Initial

D. The [ARF Partner Founding Circle Member Membership 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.

E. These Recitals are incorporated into and made a part of this Agreement.

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

1. Member Program. Member will be entitled to receive the Membership Benefits Founding Circle Member Membership Program as set forth below, so long as Member remains in good standing and has complied with the terms of this Agreement.

FOUNDING CIRCLE MEMBER PROGRAM	
Referral Fees for Term Loans \geq 39 Weeks:	3%
Referral Fees for Term Loans $<$ 39 Weeks:	1.5%
Referral Fees for Flex Pay Loans with Initial Term \geq 39 Weeks:	3%
Referral Fees for Flex Pay Loans with Initial Term $<$ 39 Weeks:	1.5%
Referral Fees for IO Flex Pay Loans:	3% on Loan Funding, 0% on Roll Over to Extended Term
Referral Fees for TLRP:	3% on Loan Funding, 3% on Incremental Amount of Redraw
Residual Fees for Term Loans \geq 39 Weeks:	3%
Residual Fees for Term Loans $<$ 39 Weeks:	1.5%
Residual Fees for Flex Pay Loans with Initial Term \geq 39 Weeks:	3%
Residual Fees for Flex Pay Loans with Initial Term $<$ 39 Weeks:	1.5%
Residual Fees for IO Flex Pay Loans:	3% on Loan Funding, 0% on Roll Over to Extended Term
Residual Fees for TLRP:	3% on Loan Funding, 3% on Incremental Amount of Redraw
Unique URL	Yes
Co-Branded Marketing Slick	Upon Request

2. Terms and Conditions. The Terms and Conditions may be modified by ARF from time to time in its sole discretion by notification to Member via Member’s email as provided herein, and such Terms and Conditions as modified shall apply to all Referrals made by Member to ARF after the date of such notification.
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.

[SIGNATURES ON FOLLOWING PAGE]

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: _____