TLN Investments, Inc. Broker Agreement

This broker agreement is entered into this	day of	, 20	_, by and
between TLN Investments Inc. and the refer	ral source submitt	ing this loan pac	kage
("Broker").			

TLN Investments Inc. is in the business of originating mortgage loans secured by Real Property and TLN Investments Inc provides services in preparing and completing loan applications and related packages for such loans in the State of California.

TLN Investments Inc. and "Broker" hereby agree as follows:

- 1. TLN Investments Inc. shall accept applications for mortgage loans from the "Broker" subject to the terms and conditions set forth in this agreement. Nothing contained herein shall be construed as creating any obligation on the part of TLN Investments Inc to accept such applications from the "Broker" to make such loans.
- 2. "Broker" is neither an agent nor an employee of TLN Investments Inc. and may not be construed as such. "Broker" is an independent contractor, shall have no authority to commit TLN Investments Inc, and shall not represent itself as an agent, employee or partner of TLN Investments Inc or as having any affiliation with TLN Investments Inc.
- 3. At the time of loan submission, "Broker" will furnish to TLN Investments Inc at brokers' expense, such credit information, loan submittal analysis and other information as TLN Investments Inc. may require before making a decision on granting the loan. "Broker" shall process and package all loan applications and related information and cause them to be forwarded to lender for approval, counter offer or rejection.
- 4. "Broker" agrees not to knowingly submit any loan package to TLN Investments Inc. for which any circumstances exists that, if known to TLN Investments Inc would cause TLN Investments Inc. to deny approval. "Broker" shall also immediately notify TLN Investments Inc of any information or knowledge that comes to the attention of the broker that relates to a loan applicant or the secured property that could reasonably be expected to be a consideration in TLN Investments Inc. decision to approve or close a loan.
- 5. "Broker" warrants the accuracy and validity of all information submitted to TLN Investments Inc Broker warrants and represents that all documents submitted by broker in connection with the application for such loans.
- 6. "Broker" represents and warrants that "Broker" will comply with all laws, local, state and federal, which are applicable to "Broker". In the event that any State or Federal Law requires "Broker" or their loan officers to be licensed, "Broker" represents and

warrants that its loan officers are so licensed and will advise TLN Investments Inc, if any of its licenses are revoked or suspended.

- 7. "Broker" agrees to comply fully with all applicable federal, State and loan laws regulation, rules and ordinances, as now existing or as hereafter enacted or amended, including without limitation, the Truth-in-Lending Act as amended, and Regulation Z promulgated there under and all other Federal and State Fair Lending Laws. "Broker" shall also provide a complete and full disclosure to the applicant of all fees received by "Broker" in connection with each loan.
- 8. Broker Compensation: Both the nature and the amount of fee, commissions or other consideration charged to any borrower, and payable to "Broker" in connection with any loan funded by TLN Investments Inc. or it's investors under this Agreement (hereinafter "Broker Compensation"), shall be (a) negotiated between "Borrower" and "Broker" and charged only pursuant to a duly executed written agreement between "Broker" and "Borrower", (b) Separately itemized and disclosed to Borrower and TLN Investments Inc. on inter alia, the Good Faith Estimate of closing costs and the Settlement Statement (HUD-1) in accordance with applicable Federal and State laws, and (c) reasonably related to the market value of the services actually rendered by broker in connection with the loans but in no event shall the Broker Compensation exceed the amount of fees that are allowed under applicable State and Federal laws. Any broker compensation payable to "Broker" with respect to any loan submitted to TLN Investments Inc, under this agreement shall be paid only after TLN Investments Inc. fees and charges have been deducted and paid from the loan proceeds. No Broker Compensation shall be payable or paid to "Broker" under this Agreement on account any Loan, or proposed Loan, which is not funded and closed.

In Witness Whereof, the parties have executed this agreement on the day and year written below.

By:	Broker:	
(Lender Representative)	(Print Name)	
Date:	(Signature/Date)	
	Company Name	