

Urban Business Lending Group Broker Agreement

Summary of Services

The purpose of this agreement is to cover the terms of our funding and consulting services provided to the Client(s), including the acquisition of funding and the proposed services that will be executed upon funding approval. The purpose of this agreement will be to establish the guidelines. Client(s) will provide all of the necessary information in a timely manner in order for Urban Business Lending Group to complete the services as outlined with Client(s) below.

Entities: Urban Business Lending Group, LLC (hereafter called UBLG) agrees to provide the following services to (hereafter called Client(s)).

NOW, THEREFORE, it is agreed as follows:

A. Research and Discovery: UBLG will request and review the following information compiled by Client(s) via email:

- 1). Funding Agreement
- 2). Loan Application

B. Terms and Performance: The respective duties and obligations of the contracting parties is intended for the period all funding services have been fulfilled.

C. Retainer: UBLG is waving the upfront retainer required to receive funding acquisition services from in exchange for full compliance with this agreement.

D. Cancellation: Client(s) understands that funds owed is obligated to be paid once funding is approved by lenders.

E. Business Fees: Client(s) agree to incur all business-related expenses necessary to become a legal entity, to secure sales tax ID/reseller's permit, secure necessary online subscriptions or any other expense required to complete their funding and consulting process.

F. Legal Fees: All legal claims made against Client(s)'s business not related to this agreement will be at the sole responsibility of the Client(s). This includes judgments, liens, lawsuits, etc. Any controversy or claim arising out of or relating to this agreement, or the breach thereof, shall be settled in court located in Gwinnett County, State of Georgia. In the event that litigation results from or

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| Client(s) Initials_____ |
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arises out of this Agreement or the performance thereof, the parties agree to reimburse the prevailing party's reasonable attorney's fees, court costs, and all other expenses, whether or not taxable by the court as costs, in addition to any other relief to which the prevailing party may be entitled. In such event, no action shall be entertained by said court or any court of competent jurisdiction if claim is filed more than one year subsequent to the completion date of business plan consulting services or date agreement was executed, whichever is later.

G. Indemnification: Client(s) will defend, indemnify, and hold harmless, UBLG, its affiliates, employees, agents, directors, and equity holders from any and all liabilities, losses, damages, costs, and expenses (including reasonable attorney's fees) which UBLG might suffer or incur by reason of any claims, demands, actions, or suits arising from: (a) failure by Client(s) to comply with this Agreement; (b) the operation or activities of any Venture; (c) failure by Client(s) to comply with applicable law; or (d) any claim against Client(s) by any other Client(s) or customer of Client(s) or by any other third party. Any time before or after a court judgment, Client(s) shall reimburse UBLG for such incurred costs and expenses, promptly after UBLG's delivery of an invoice, therefore.

H. Confidentiality: UBLG will keep all knowledge of best practices, niche, intentions, or strategies private and will not disclose Client(s)'s information to any third parties at any time. Client(s) agrees to not share or reissue any copyrighted information, intellectual property verbally expressed or written from Urban Business Lending Group to any third parties for profit or ill gain at any time. If it is found by UBLG that Client(s) has breached confidentiality of this agreement to a third party, UBLG is no longer bound to the confidentiality of the Client(s) business intentions or practices and will seek legal action.

I. Force Majeure: UBLG shall be responsible or liable for any delay or failure in performance of any part of this Agreement to the extent caused by an act of God or other causes beyond its control, including, but not limited to, governmental or legal action, riots, disturbances, war, strikes, lockouts, terrorism, slowdowns, epidemics, fire, flood, hurricane, typhoon, earthquake, lightning, and explosion.

J. Funding: Client(s) agrees to undergo funding assistance from UBLG and will submit to the process completely by complying to all necessary and reasonable requests made by UBLG. If Client(s) does not provide all information and adhere to policies and procedures required by the financial services agency, Client(s) may be dismissed from the funding program and charged all expenses associated with conducting the work conducted by UBLG to secure Client(s)'s funding.

Client(s) agrees to the following:

Funds acquired from the funding process will be utilized for the purpose of running their own business and paying for the selected services. Any funds obtained in excess of necessary funds needed to secure

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any of our services can be retained by Client(s) for any purpose they choose.

Client(s) agrees to submit underwriting documents within 24hrs of accepting the loan offer; this includes portal setup, valid ID, utility bills paystubs, tax returns, etc.

Client(s) understands and agrees that offers made to Client(s) from pre-approvals, can be rescinded and retracted if not taken within 72 hours of the offer.

Client(s) understands and agrees that all funding may not be acquired on the first round of the process and that several rounds may be necessary to secure all funding needed for their business.

Client(s) understands and agrees that some lenders may have stipulations before the release of approved funds or credit lines to Client(s). Stipulations will.

Client(s) understands and agrees that all payments must be made within 48 hours of reception into their account. At the discretion of UBLG, payments can be direct ACH from Client(s)'s account. UBLG will not be held liable for overdraft or bank fees due to Client(s) withdrawing funds or providing false banking info on separate account they own or changing their bank information for their loan proceeds deposit.

Client(s) understands and agrees to paying a brokerage fee not to exceed 10% (of the loan amount) UBLG once funds are received.

Client(s) understands that outstanding invoices will incur 1% interest weekly.

Client(s) understands and agrees that loans can be canceled and fully recalled by lender if full fees aren't satisfied to UBLG. In the event loan has been recalled or cancelled, Client(s) understands that the entire balance will be due to the lender immediately and collection procedures will immediately begin. Client agrees to provide immediate progress updates to UBLG if communicated to directly from lender.

1) Credit Enhancement: Once it is determined that one or all of the Client(s) require Credit Enhancement services in order to be funded, Client(s) will provide the necessary information needed for one (1) partner to go through Credit Enhancement which will result in a \$69 per month charge.

2) Elective: Client understands that credit enhancement is not mandatory to undergo with ULBG or its affiliates.

3) Training Courses: Client(s) understands that UBLG will include a free online entrepreneurship course for applicant upon approval and satisfaction of their broker fee.

- Start-Up Entrepreneur Program (**VALUE \$2,500**) (initials)

Client(s)
Initials_____

K. Start Date: Client understands and agrees that services agreement will be sent and executed after 100% of their selection has been paid. Funding services will start upon execution of this agreement; UBI begins releasing information, educational courses or consulting services selected after the right to rescind period.

L. Outcomes Not Guaranteed: The level of profit, revenue or income that may be generated by Trainee in the Ventures will greatly depend on factors beyond UBLG influence or control, including but not limited, to Client(s)' sales ability, aggressiveness, dedication, and time devoted. Therefore, UBLG makes no guarantees, representations, or warranties of any kind regarding return on investment, revenue, income, profitability, or success of Client(s) or any Ventures.

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IN WITNESS WHEREOF, I ATTEST that I am signing this agreement in good faith with the full intention of operating a business and the parties have hereunto executed this Agreement on the
day of , 20

Client(s)

Name

Signature

Title

Name

Signature

Title

Business Name

My Consultant is

Urban Business Lending Group

Name Charmaine Campbell-Blake

Signature eSign: Charmaine Campbell-Blake Title: Accounts Manager