



Referral Program Terms and Conditions

Eligibility. Anyone can be eligible to participate in the Referral Program, provided they are at least 16 years of age.

Anonymity. We respect your privacy and will never identify you as the referral source to referrals. We also will not share or sell your information.

Referral Award. If we identify you as the **referral source** for a new client, once a loan is closed we will contact you via your **referral email** regarding payment for your \$500 reward. To receive your reward, you must use the same email address to submit referrals as you used when signing up for our Referral Program.

Referral Source. Here are the conditions in which you will be identified as the referral source and paid your \$500 reward.

You provide us an entirely new contact first. If the client is already in our database or the client was referred by someone else initially, you will not be considered the referral source.

Your referral fills out a form on our website within 90 days of the referral.

Please keep in mind that this does not apply to a loan close date, simply the amount of time your referral has to engage with us.

You are consistent with your email address. If you use a different email address to register as the referral partner than to submit your referrals, you will not be considered the referral source.

You complete our required documentation. We will need you to complete and return to us an IRS tax form before we can pay you your \$500 reward.

Other terms.

- **We will pay you for the referrals' first loan with us.** We will pay you the \$500 reward on the referrals' first loan with us, but not on subsequent loans with us.
- **We will pay you via a check, ACH or Amazon gift card.** At our choice, we will pay you your \$500 reward either via check, ACH or Amazon gift card. You typically will receive payment within 60 days or less of you providing the complete IRS tax form.

Other terms continued.

- **No family members or borrowers' partners.** We will not pay you a referral fee if we determine, in our sole discretion, that you are a family member of the referral, a business partner of the referral, or have any similar relationship with the referral.
- **Certain ineligible personas.** We reserve the right to exclude participation in our Referral Program at our sole discretion.
- **Amendment of these terms and conditions.** We reserve the right to amend these terms and conditions without notice. Any such amended terms and conditions will apply to all program participants and their referrals, as of the date of any such amendment.
- **To receive a Referral Fee for a loan on a property located in the state of California, you must prove to our satisfaction that you have any and all licenses required by the state of California to receive such compensation.**