



Mutual Non-Disclosure and Non-Circumvention Agreement

Parties: WorkingMoni, Inc. (Disclosing Party) and Receiving Party.

Purpose: Protect Confidential Information during transaction discussions.

Confidential Information: Any non-public information shared.

Exclusions: Not confidential if public, already known, or independently developed.

Disclosure Restrictions:

- No sharing with third parties without consent.
- Internal use only for negotiation purposes.
- Must protect Confidential Information.
- Return or destroy information upon termination.

Non-Circumvention: No soliciting introduced clients for 60 months without permission.

Breach Penalty: Forfeiture of benefits from circumvented transactions.

Effective Period: Governs communications during negotiations.

If you are the Borrower, sign **only the Borrower section below.*

If you are the Borrower Representative, **do not sign the Borrower section. Sign **only** the Borrower Representative section below.*

Parties Involved:

Name: WorkingMoni, Inc.

Signature: *WorkingMoni, Inc.*

Borrower:

Name _____ Signature _____ Date _____

Borrower Representative:

Name _____ Signature _____ Date _____



WorkingMoni Commission Structure Agreement

Borrower Representative: Earns 0-5% of the loan amount.

Investor/Lender Representative: Earns 0-5% of the loan amount upon escrow closing.

WorkingMoni: Earns a 0-1% commission at escrow closing.

Pros of Borrowing Without a Representative:

- Save 0-5% in broker fees
- Maintain more control over the process

Cons of Borrowing Without a Representative:

- Less professional guidance throughout the process
- More work required on the borrower's part
- Missed opportunities or better deals through a broker

Our standard origination fee is 0-5% but may go up to 10% depending on the deal complexity, risk, or size (negotiable).