

WorkingMoni State Partnership Application

Own your State ZIP codes. Grow recurring income.

1. Why Work With Us?

- **Exclusive territory rights:** Own and operate in a protected ZIP code.
- **Recurring income:** Earn from every real estate transaction that closes in your area.
- **Scalable:** Start with one ZIP, add more to increase deal volume and income.
- **Referral earnings:** Earn **10%** when you refer new ZIP licensees (paid by HQ).
- **No upfront payment:** Pay your license fee only **after** approval and signing.

2. Who's Eligible?

Community connectors who can bring opportunities.

You **do not** need a real estate license to earn. Referrals are legal: no sales, no negotiations, no licensed activity.

3. How You Earn

WorkingMoni charges a 1% platform service fee on closed transactions. That fee funds the program as follows:

a) Global Split of the 1% WM Platform Service Fee

- **65%** → WorkingMoni HQ (fixed)
- **20%** → Leadership Rewards (7 levels)
- **10%** → Partnership Performance Pool (territory-based and sharing)
 - *State (2%) → Regional (1.5%) → County (1%) → City (0.5%) → Submarket/ZIP (5%)*
- **5%** → Partnership Recruit Bonus

b) Partnership Performance Pool (10%)

- State Partner: 2%
- Regional Partner: 1.5%
- County Partner: 1%
- City Partner: 0.5%
- Submarket/ZIP Partner: 5%

Everyone starts by owning ZIPs.

*Authorization can grow: **State** → **Regional** → **County** → **City** → **Submarket/ZIP**.*

c) Example (\$10M in deals closing in your ZIP)

- 1% WM Platform service fee = \$100,000
- 10% Partnership Performance Pool = \$10,000 shared as:
 - State (2%): \$2000
 - Regional (1.5%): \$1500
 - County (1%): \$1000
 - City (0.5%): \$500
 - **ZIP (5%): \$5000**

4. Partner Levels

Every Partner starts by owning ZIP(s). License term: 3 years + optional 3-year extension.

① State Partner (5 ZIPs)

Required Investment: \$5,000 (\$1,000 x 5 ZIPs)

ROI Target: 2× (twice the total amount invested!)

6 Income Streams:

- (1) Resale Income – Reselling a portion of your territory to a lower-tier partner
- (2) Leadership Rewards – 7-level payout structure (20% total split).
- (3) Partnership Performance Pool – Override 2% from WM's gross revenue.
- (4) Partnership Recruit Bonus – 5% of WM's gross revenue per direct recruit.
- (5) Special Referral Bonus – 10% when a ZIP Code is sold to a new partner.
- (6) Territory Closings – 5% from successful escrow closings in your ZIP.

4 Authority Rights:

- (1) Statewide (Divide into two or more divisions)
- (2) Directly recruit Regional, County, City, Submarket/ZIP Partners within the state
- (3) Approve Regional, County, City, Submarket/ZIP Partners within the state
- (4) First right to select the premium ZIPs

② Regional Partner (4 ZIPs)

Required Investment: \$4,000 (\$1,000 x 4 ZIPs)

ROI Target: 2× (twice the total amount invested!)

6 Income Streams:

- (1) Resale Income – Reselling a portion of your territory to a lower-tier partner
- (2) Leadership Rewards – 7-level payout structure (20% total split).
- (3) Partnership Performance Pool – Override 1.5% from WM's gross revenue.
- (4) Partnership Recruit Bonus – 5% of WM's gross revenue per direct recruit.

- (5) Special Referral Bonus – 10% when a ZIP Code is sold to a new partner.
- (6) Territory Closings – 5% from successful escrow closings in your ZIP.

3 Authority Rights:

- (1) Region/division
- (2) Directly recruit County, City, or Submarket/ZIP Partners within the region
- (3) Approve County, City, or Submarket/ZIP Partners within the region

③ County Partner (3 ZIPs)

Investment: \$3,000 (\$1,000 x 3 ZIPs)

ROI Target: 2× (twice the total amount invested!)

6 Income Streams:

- (1) Resale Income – Reselling a portion of your territory to a lower-tier partner
- (2) Leadership Rewards – 7-level payout structure (20% total split).
- (3) Partnership Performance Pool – Override 1% from WM's gross revenue.
- (4) Partnership Recruit Bonus – 5% of WM's gross revenue per direct recruit.
- (5) Special Referral Bonus – 10% when a ZIP Code is sold to a new partner.
- (6) Territory Closings – 5% from successful escrow closings in your ZIP.

3 Authority Rights:

- (1) County-wide
- (2) Directly recruit City or Submarket/ZIP Partners within the county.
- (3) Approve City or Submarket/ZIP Partners within the county

④ City Partner (2 ZIPs) (Mid – Big City)

Investment: \$2,000 (\$1,000 x 2 ZIPs)

ROI Target: 2× (twice the total amount invested!)

6 Income Streams:

- (1) Resale Income – Reselling a portion of your territory to a lower-tier partner
- (2) Leadership Rewards – 7-level payout structure (20% total split).
- (3) Partnership Performance Pool – Override 0.5% from WM's gross revenue.
- (4) Partnership Recruit Bonus – 5% of WM's gross revenue per direct recruit.
- (5) Special Referral Bonus – 10% when a ZIP Code is sold to a new partner.
- (6) Territory Closings – 5% from successful escrow closings in your ZIP.

3 Authority Rights:

- (1) City
- (2) Directly recruit Submarket/ZIP Partners within the city
- (3) Approve Submarket/ZIP Partners within the city

⑤ Small City/Submarket/ZIP Code Partner (1 ZIP)

Recommended Investment: \$500, \$750, or \$1,000 per ZIP (based on population/market) 3 Income Streams:

- (1) Leadership Rewards – 7-level payout structure (20% total split).
- (2) Special Referral Bonus – 10% when a ZIP Code is sold to a new partner.
- (3) Territory Closings – 5% from successful escrow closings in your Zip.
- (4) Flexible ownership – More than one person can own one ZIP.

Authority: Activity within owned ZIP(s)

***Your income scales with activity in the ZIPs you own. If no deals close, there's no payout.*

5. Special Referral Bonus Rule

Any WM Partner who sells a ZIP license (State, Regional, County, City, or Submarket/ZIP) earns a 10% **Referral Bonus** from WorkingMoni HQ. The bonus is paid immediately on each sale, separate from resale profits. **This is NOT from the Global Split (65/20/10/5).**

6. Zip Code License — Key Terms

License Grant

Exclusive rights to manage, promote, and profit from real estate-related transactions within licensed ZIP(s). *Referrals are legal: no sales, no negotiations, no licensed activity (if unlicensed).*

License Fee & Term

- **\$500, \$750, or \$1,000 per ZIP** (population & market potential)
- **Term: 3 years + optional 3-year** extension
- You may own multiple ZIP Codes.
- Zip Code License Fee is due only after approval and agreement signature.

7. Payout Schedule

Quarterly distributions:

- Q1 (Jan–Mar): Apr 15
- Q2 (Apr–Jun): Jul 15
- Q3 (Jul–Sep): Oct 15
- Q4 (Oct–Dec): Jan 15

8. Territory Reservation & Conditional Sales System

For all levels, the rules are consistent:

- **Application:** Reserves territory (no deposit required).
- **Immediate Authority:** Sell or operate your assigned territory right away.
- **30-Day Conditional Period:** Higher-level Partner + WorkingMoni HQ oversight can reject within 30 days.
- Applicants must own a set number of premium ZIP(s).
- **If Not Signed:** Reservation canceled, sales stop, territory reopens.

Requirements by Level:

- State Partner → Must own 5 premium ZIPs.
- Regional Partner → Must own 4 premium ZIPs.
- County Partner → Must own 3 premium ZIPs.
- City Partner → Must own 2 premium ZIPs.
- Submarket/ZIP Partner → Must own 1 premium ZIP.

Key Principles for All Levels

- No deposit, no risk until the agreement is signed.
- Immediate authority upon application, with final approval by WorkingMoni HQ.
- HQ & oversight safeguard during 30-day conditional period.
Agreement = official partnership.
- No signature/rejection = cancellation.

9. Performance and Transfer Rules

To keep territories productive, each level must do resale/transfer downstream licenses on a timeline. WM may reclaim and reassign unsold areas after notice; one extension may be granted with WM approval. Target 2× ROI within the license term.

- State Partner: Resell Regionals within 6 months → 30-day notice → possible reclaim; one 6-month extension possible.
- Regional Partner: Resell Counties within 6 months → 30-day notice → one 6-month extension possible.

- County Partner: Resell Cities within 6 months → 30-day notice → one 6-month extension possible.
- City Partner: Resell submarkets/ZIP bundles within 6 months → 30-day notice → one 6-month extension possible.

10. Transfers & ROFR

ZIP licenses may be sold/transferred to qualified applicants. WorkingMoni holds the **Right of First Refusal** to purchase on matching terms.

11. Responsibilities & Policies

- Promote WorkingMoni professionally and ethically.
- Comply with all applicable regulations and WorkingMoni policies.
- **Termination:** For breach, license suspension, or platform misuse. Terminated licensees may forfeit earnings unless stated otherwise in writing.
- **Limitation of Liability:** WorkingMoni is not liable for indirect, incidental, or consequential damages. Partners assume responsibility for their business activities.
- **Governing Law:** United States (nationwide)
- **Subject to Change:** WorkingMoni, Inc. reserves the right to update fees/structures/features with **30 days' notice**; continued participation indicates acceptance.

12. Application (Complete & Submit)

Applicant Information

*Full Name: _____

*Company Name: _____

*Phone Number: _____

*Email Address: _____

5 ZIP Codes

List the ZIP Code(s) you are applying for (you may attach a separate list if necessary):

5 ZIP Code(s): _____

Acknowledgements (check all)

- ☐ I understand I must purchase a ZIP license(s) (**\$500, \$750, or \$1,000**) to qualify.
- ☐ I understand the license term is **3 years** with an optional **3-year** renewal.
- ☐ I acknowledge WorkingMoni's **Right of First Refusal** on any license sale.
- ☐ I agree to comply with WorkingMoni policies and standards.
- ☐ I understand the application does not guarantee approval.

Signature

Applicant Signature: _____ Date: _____

Please submit this to admin@workingmoni.com.

7- Level Leadership Rewards Program (20%)

Whether you are licensed or unlicensed, you are part of our Leadership Rewards Program! Leadership Rewards are funded from WorkingMoni's own 1% platform service fee. This makes the system legally compliant. This is not a real estate commission.

1. WorkingMoni HQ (65%)

We break down our 1% WorkingMoni Platform Service Fee into **65/20/10/5**. WorkingMoni keeps 65%, and the remaining 35% is distributed back to our partners.

Global Split of the 1% WorkingMoni Platform Service Fee

- **65%** → WorkingMoni HQ (fixed)
- **20%** → Leadership Rewards (7 levels)
- **10%** → Partnership Performance Pool (territory-based)
- **5%** → Partnership Recruit Bonus

Sharing company revenue is legal and does not require a license. This is classified as a profit-sharing incentive from Workingmon's platform service fee, NOT a real estate commission!

2. 7- Level Leadership Rewards (20%)

The Leadership Pool is distributed across 7 levels of uplines (L1 to L7) above the user who closed a deal. No one is ever paid simply for joining or recruiting. Payouts **ONLY** occur when real transactions are *funded* via escrow.

3. Partnership Performance Pool (10%)

Partnership Performance Pool is distributed across WorkingMoni Partners (State, Regional, County, City, Submarket/ZIP), based on their deal flow.

4. Direct Recruit Bonus (5%)

Recruit Bonus rewards members who help grow the network by sponsoring new users. The payout is only triggered when those recruits successfully close a deal. This follows the same payout structure as the Leadership Pool.

Exhibit "A"

7- Level Leadership Rewards Payout (20%)

Example: \$10M Loan → \$100,000 WM Platform Service Fee (1%)

- WM retains 65% = \$65,000
- **Leadership Rewards 20% = \$20,000**
- Partnership Performance Pool 10% = \$10,000
(State 2% → Regional 1.5% → County 1% → City 0.5% → Submarket/ZIP 1%)
- Partnership Recruit Bonus 5% = \$5,000

Below is a chart that shows the 7-level breakdown: a Deal Closer was brought in (recruited) by a WorkingMoni user, and the flow goes upward from the bottom through each level to the top.

Leadership Reward 7-Level Breakdown (\$20,000)

L7 (5%) <i>L7 user brought L6 user to WM</i>	\$1,000
L6 (8%) <i>L6 user brought L5 user to WM</i>	\$1,600
L5 (10%) <i>L5 user brought L4 user to WM</i>	\$2,000
L4 (12%) <i>L4 user brought L3 user to WM</i>	\$2,400
L3 (15%) <i>L3 user brought L2 user to WM</i>	\$3,000
L2 (20%) <i>L2 user brought L1 user to WM</i>	\$4,000
L1 (30%) <i>L1 user brought the Deal Closer to WM</i>	\$6,000
Deal Closer <i>This user will also earn a Leadership Reward if they recruit someone who successfully closes an escrow. This will begin their own new 7-level system.</i>	Closed a Deal <i>Because this user successfully closed an escrow, their sponsor and the sponsors above them ALL earn a Leadership Reward!</i>

Exhibit “A (continued)”

7- Level Leadership Rewards Keynotes

- 1) **L1** is always the **direct recruiter** of the Deal Closer. That’s why L1 gets both the 30% - Pool Share and the \$5,000 Partnership Recruit Bonus.
- 2) The Leadership Rewards pool is capped at 7 Levels.
- 3) If someone outside these 7 Levels closes a deal, their own L1 receives the \$5,000 Direct Recruit Bonus, and any unused poolshare returns to WorkingMoni.

** If you are currently at the very top (L1) and each person below fills exactly 7 people down to L7, then the total number of people under you is:

$$7 + 7^2 + 7^3 + 7^4 + 7^5 + 7^6 + 7^7 = 960,799$$

Number of people per level

- L2: 7
- L3: 49
- L4: 343
- L5: 2,401
- L6: 16,807
- L7: 117,649
- Deal Closer (L8): 823,543

(This means that if each of the L7 members also recruits 7 more, you are looking at the next depth)

Total = 960,799 people

Geometric series sum (formula):

$$\sum_{k=1}^7 7^k = \frac{7^8 - 7}{6} = 960,799$$

Conclusion: If YOU refer seven others, a seven-level network could theoretically grow to nearly one million people!