**PROSPER SYSTEMS' REFERRING AGREEMENT – SHORT VERSION**

The "Parties" as signed below, agree to the following regarding referring:

**COMMISSIONS/FEES** will be shared equally among fully-active referrers and brokers providing added value and clear communications (others are referrers paid by associate referrers).

- For **LENDING**, lender points paid by the borrower, sponsor or agency - *any clarifications are as an APPENDIX A*.
- For **CONSULTING**, such as development or project services, payment for introductions will be based on our Referralincome.prospersystems.biz Schedule. *Any co-consulting arrangements are as an APPENDIX B*
- For business asset **SALES**, such as income properties and businesses, if a commission is not included in the price, it is not disclosed or it is too low, there will be a markup of the seller's base price to make it about 6-10% under us$25mm, sloping continuously down to 4-7% at $100mm and 1% at $1bln+.
- All are **PAID** separately at closing, according to instructions given to the closing agent.

**CONFIDENTIALITY** - for one year from the conclusion of a project together: any contacts, properties, plans and other business data that Parties share, that have not been previously discovered from other sources nor is Public Information, will be kept in confidence between the Parties. Neither Party shall use each other's information to compete with or circumvent the other. Parties will have their employees and contractors make similar agreements.

**DISPUTES** will be decided in the appropriate court having jurisdiction over the current address of the *defendant*.

_____
Signature / Date

Kenton H Johnson, Founding Member
Prosper Systems, LLC
Kenton@ProsperSystems.biz
4860 Chambers Road, #48
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ScheduleAcall.biz

Skype Name: KentonHJohnson
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Linkedin.com/company/prosper-systems-llc
EIN/FedID: 20-2117993

_____
Signature / Date

(Complete OR paste in ALL info below in any order)

Name: _____

Title: _____

Company: _____

Email: _____

Address: _____

City, ST ZIP Country: _____

Phone: _____

Skype/Other Video Conf Sys ID: _____

Web: www._____

EIN/FedID: _____

Please FULLY complete, sign and return to Referring@ProsperSystems.biz, preferably as a PDF. We will return a signed PDF. Stored at AgreeReferring-S.ProsperSystems.biz - c*hange the file extender to ".pdf", ".docx" or ".txt" for the version of your choice.*

Latest Update 1/19/2020 by KHJ

**APPENDIX A – LENDER COMPENSATION SCHEDULE**

_____ ("Company") re **PROSPER SYSTEMS** ("Referrer")

Referrer will present completed loan package to Company, based on Company's current list of document requirements.

Company will pay Referrer all loans as follows, (% based on loan amount and _____ fees):

- _____ Loans:
  - _____ - __ %
  - _____ - __ %
  - _____ - __ %
  - _____ - __ %
- _____ Loans:
  - _____ - __ %
  - _____ - __ %
  - _____ - __ %
  - _____ - __ %
- _____ Loans:
  - _____ - __ %
  - _____ - __ %
  - _____ - __ %
  - _____ - __ %

Company will pay these fees within _____ business days after a loan funds.

Loans submitted while this schedule is effect, will be paid on this schedule, even if new schedules are transmitted to, and acknowledged by, Referrer.

When Company closes $ _____ million together in a calendar year, it will bump those fees up by ___ % for all referred fundings through _____.