



Frontier Funding Closing Agreement

Draft Version 4/7/09

Please Fax-back to (954) 775 2543

The undersigned _____, herein known as Client, hereby appoints and authorizes, FRONTIER FUNDING, also known as 'Consultant.' as their Financial Consultants, whose duty is to find a Lender/Investor and assist with submitting financial information supplied by the Client, for the purpose of obtaining bank lines of credit, business credit/financing and/or term loans.

The Client authorizes Consultant to obtain any financial and credit history information from the credit reporting agencies to determine the credit lines, and/or term loans. THE CLIENT CERTIFIES THAT ALL INFORMATION PROVIDED TO THE CONSULTANT IS TRUE AND CORRECT, WITHOUT EXCEPTION.

In this agreement, the Consultant is contracted by the Client to provide packaging or consulting services that involve the preparation and/or processing of Client financial information that will be introduced to prospective Lenders that are recommended by Frontier Funding. The manner of introduction to these lenders will be based upon the information supplied by the Client. By signing this agreement, the Client agrees to complete and sign their financial application truthfully to the best of their knowledge. Consultant is not an employee of the Client or the Lenders to which it submits.

ACTUAL FEE CHARGED BY THE CONSULTANT

Client hereby agrees to pay FRONTIER FUNDING a consulting fee of 2.9% (TWO POINT NINE) PERCENT of the **gross credit line** of lender financing, **on the exact same date the funds become available** to you, the Client. In addition, Consultant reserves rights to verify the date a recommended lender approves and activates Client funding.

Prior to funding approval, the Client may withdraw application(s) without penalty. Upon approval date, Client **may refuse funding within the 3 (three) business day rescission period.** Furthermore, if the Consultant confirms written approval of the Client from a funding source and Client counsels and obtains or re-solicits the application to the same or different lender, then Client is still obligated to pay FRONTIER FUNDING the consulting fee as outlined above.

NO FEES OF ANY KIND WILL BE CHARGED, COLLECTED OR ACCRUED BY THE CONSULTANT PRIOR TO OFFICIAL WRITTEN APPROVAL AND FUNDING BY THE LENDER. SIMPLY STATED, THE CLIENT MUST HAVE ACCESS TO FUNDS FOR PURCHASING POWER BEFORE THE CONSULTING FEE IS DUE TO CONSULTANT.

FRONTIER FUNDING and its representatives are not authorized to make financial commitments on behalf of any Lender or Investor. Client understands and hereby agrees there is no guarantee of success for this application or that a commitment will be issued by a Lender. UNDERSTANDING; Each party has read this agreement prior to signing and had opportunity to review its terms with their attorneys, if any, and understands the contents of this agreement.

The undersigned Client hereby agrees to indemnify, to save and to hold harmless any lender or funding source introduced by FRONTIER FUNDING against any and all demands, claims and causes of action in Law or Equity.

THE FINANCE APR (ANNUAL PERCENTAGE RATE OF INTERST CHARGED BY THE LENDER) IS DETERMINED INDIVIDUALLY BY A SCORING METHOD UTILIZED BY THE LENDER. THE CONSULTANT WILL MAKE EVERY EFFORT TO OBTAIN THE **LOWEST COST FINANCING AVAILABLE**, BASED ON THE CLIENT CREDIT HISTORY AND INDUSTRY RISK RATING OF THE CLIENT BUSINESS.

BY SIGNING THIS AGREEMENT, I FULLY UNDERSTAND AND AGREE TO ALL OF THE PROVISIONS.

CLIENT NAME (example: ABC Company ~by John Smith)

FEDERAL EMPLOYER TAX NUMBER

CLIENT SIGNATURE / AS CORPORATION (sign your personal signature)

Date

CLIENT SIGNATURE / AS INDIVIDUAL (same person sign again)

SOCIAL SECURITY NUMBER

Frontier Officer Signature (Corporate USE Only)

Date