

**TEGO CERTIFIED**  
**Closing Agent Agreement**

This Closing Agent Agreement (this “**Agreement**”) is made by and between TEGO Certified Inc., a Delaware corporation (“**TEGO Certified**”) and you, a “**Closing Agent**” with respect to certain services to be provided to customers of TEGO Certified (“**Customers**”) by Closing Agent, as such services are hereinafter described. TEGO Certified and Closing Agent are collectively referred to herein as the “**Parties**”.

RECITALS:

WHEREAS, TEGO Certified provides its Customers with detailed information about the commercial reasonableness, accuracy and consistency of the Customer’s proposed interest rate, loan fees, terms and loan features at the time of loan origination (the “**Loan Validation Program**”); and

WHEREAS, Closing Agent desires to participate as a service provider for loan closing and related services for Customers in the Loan Validation Program; and

WHEREAS, in consideration of Closing Agent’s agreement to comply with the TEGO Certified Terms of Use, a copy of which is available on our website, TEGO Certified will list Closing Agent on TEGO Certified’s Loan Validation Program website as an approved service provider; and

WHEREAS, Closing Agent is willing to assist TEGO Certified in performing its loan validation services as provided herein.

AGREEMENT:

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties hereby agree as follows:

1. Closing Agent agrees to establish an internal protocol that will ensure the distribution of TEGO Certified applicant referral data to its appropriate closing personnel within twenty-four (24) hours following receipt from TEGO Certified.
2. From time to time during the term of this Agreement, TEGO Certified will electronically transmit consumer referral contact information to the Closing Agent. Closing Agent hereby acknowledges that this Agreement is not exclusive and that TEGO Certified shall have the right to, and shall refer Customers to other closing agents from time to time.
3. Within forty-eight (48) hours after receiving the consumer referral contact information as provided in Section 2 above, Closing Agent will initiate contact with the Customer so referred.
4. Within two (2) business days after Closing Agent’s making initial contact with the Customer as provided in Section 3 above, Closing Agent will initiate contact with the Customer’s lender or mortgage broker, as the case may be, to introduce Closing Agent’s participation in the loan closing process. Failure to complete timely contact will result in forfeiture of the referral and result in the re-assignment of the Customer file to a new closing agent.
5. At least two (2) business days in advance of a Customer’s signing loan documents, Closing Agent shall electronically transmit to TEGO Certified the HUD Closing Statement.
6. Closing Agent agrees to meet all state and federal required loan disclosure laws.