

MH-LOANS.COM

MOBILE HOME LOANS WITHOUT LAND

Affiliate Program

Dear Mortgage Professional,

Almost every broker in America is getting calls from customers who have mobile homes. The greatest majority have no way to help these people.

What are you doing with these customers? If you answered **'nothing'** then you are wasting advertising dollars and worse yet your valuable time every time one of these calls comes in.

MH-Loans.com is proud to announce our first program which will allow you to receive a payout for the referral of customers who wish to Purchase or Refinance their manufactured homes in Mobile Home Parks, on leased land, family land, or anywhere that the land is not financed with the home.

We handle all of the work and interaction with the customer. Your total time commitment is about 5 minutes to screen the customer and take a one page application. Easily earn an extra \$1000 - \$1500 per month, just for spending a few minutes with customers that you otherwise couldn't help. Start turning wasted calls and internet inquires into cash today!

In today's difficult mortgage market it is more important than ever to bring as many sources of income into your mortgage operation as possible. Our philosophy is to help you earn money on every customer you come into contact with whether you can help them directly or not.

We look forward to working with you and we thank you for your recommendation of MH-Loans.com.

Sincerely,

Sam Hess
MH-Loans.com

Mh-loans.com

Phone: 317-331-9636 • Fax: 775-295-3961 • E-Mail : affiliates@mh-loans.com

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MH-LOANS.COM

MOBILE HOME LOANS WITHOUT LAND

Affiliate Program

The MH-Loans.com affiliate program is designed so that you should spend only about 5 minutes with each of these customers!
Simply fax the appropriate application – we do the rest!

- We pull the credit and screen the customer.
- We handle ALL of the paperwork.
- We contact the customer and answer any questions they may have about their loan.
- We give them an individualized savings quote. If we can't save them money, we will tell them right away.
- We handle all the details involved with completing their loan.
- We send out periodic spreadsheets detailing which loans are near funding. The frequency depends on your volume.
- When loans fund, we send you a check!

Guidelines (Which Customers can we help?):

- Minimum credit scores = 620. **DO NOT PULL THE CREDIT.** Just ask the customer how he would rate his credit. We will pull credit only if the customer meets the rest of the program guidelines.
- **APPLICANTS MUST HAVE GOOD TO EXCELLENT CREDIT.** Scores alone are not the determining factor.
- Prior Bankruptcy, Consumer Credit Counseling, or Debt Consolidation requires at least 2 years of re-established credit with 3 NEW accounts and ZERO late payments.
- **Full income documentation** required for all mobile homes.
- Max DTI = 45%.
- The best programs are available for homes 15 years or newer.
- Homes as old as 1977 are eligible on a case by case basis.
- Pre-HUD homes as old as 1970 are eligible in California ONLY. Rate/Term refi's ONLY (NO Cash Out on Pre-HUD homes. NO Purchase loans on Pre-HUD homes).
- Singlewides, Doublewides, Triple-Wides – All OK.
- Park-Model Homes are not eligible.
- Minimum loan amount = \$15K Refi's / \$26K Purchase loans.
- The customer's current rate should be at least 9 - 10% in order to realize any significant savings by refinancing.
- Owner occupied primary residence preferred. Second homes, vacation homes, homes for relatives are handled on a case by case basis.
- NO INVESTMENT OR RENTAL PROPERTIES.
- All states OK except AK, CT, HI, MA, ME, NV, and NJ.
- If a deal is submitted through multiple sources, credit and payout will go to the first to send the application.

Pay Scale (What is in it for you?):

Refinance Transactions:

- Singlewide Mobile Homes = \$350 each.
- Doublewide/Triplewide/Quad Wide Mobile Homes = \$500 each.

Purchase Transactions:

- \$250 each regardless of the size home.

This may not seem like a large sum of cash until you consider the fact that most of these loans average between \$25K and \$30K (there isn't a whole lot of money to be made on a loan that small) and that you should have less than 5 minutes of your time invested in each application.

We fully understand that your referral to us is a direct reflection on your business. We will always treat your customers with the utmost courtesy and respect.

We fully respect the current relationships you have with realtors, builders, and others that send you loans. We will never try to get these people to circumvent you and send loans directly to us. In fact we encourage them to contact you directly whenever they have a mobile home borrower they would like to refer. We know that a solid and honest relationship with you will generate a steady flow of applications. We will do everything within our power to maintain that relationship.

We thank you for your recommendation of MH-Loans.com. We look forward to serving your customers.

Mh-loans.com

Phone: 317-331-9636 • Fax: 775-295-3961 • E-Mail : affiliates@mh-loans.com

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MOBILE HOME LOANS WITHOUT LAND

affiliate APPLICATION

Fax to: 775-295-3961

Date _____

Affiliate Information

Your Name _____

Individual or Company Name who will receive checks _____

Address where you want your checks sent _____

Company you work for _____

Position _____

Phone Contact Info: Bus _____ Cell _____

Other _____

E-Mail Address _____

Your Web Site (if any): _____

Fill out this program application and the enclosed IRS Form W-9. Fax them to us at 775-295-3961. We will send you the necessary application forms so that you can start submitting customers right away.

Continued participation in this program is solely at the discretion of MH-Loans.com and its staff.

Name – Print

Signature

Mh-loans.com

Phone: 317-331-9636 • Fax: 775-295-3961 • E-Mail : affiliates@mh-loans.com

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MH-LOANS.COM

MOBILE HOME LOANS WITHOUT LAND

affiliat e agreement

Fax to: 775-295-3961

This Agreement between MH-Loans.com (hereinafter referred to as "MH-Loans.com"), and _____ (hereinafter referred to as "Affiliate") and each of its employees and agents, agree to the following:

1. WARRANTIES AND COVENANTS

Affiliate desires to furnish to MH-Loans.com leads and information on mobile home and manufactured home customers. All applications submitted by Affiliate will be considered clients of MH-Loans.com. Affiliate warrants that all file documentation submitted to MH-Loans.com has not been altered or modified in any way, including property value information, or customer(s) creditworthiness.

2. COMPENSATION

MH-Loans.com will pay Affiliate a flat fee to be paid on a per lead basis. Fees to be paid at the time the customer completes and funds a loan transaction. A signed IRS Form W-9 must be on file in order to submit deals. For customer information received from more than one source, to include the marketing of MH-Loans.com, credit and payment for that deal will go to the first to submit the customer information.

3. NON-CIRCUMVENTION

MH-Loans.com agrees not to circumvent, avoid, or bypass Affiliate in the attempt to avoid payment of fees. Affiliate agrees not to market to or solicit customers, contacts, associates, or clients of MH-Loans.com in any way, shape, or form.

4. TERM OF AGREEMENT

This Agreement shall remain in effect until either party terminates. Termination will be effective upon written receipt by either party.

Termination of this Agreement by MH-Loans.com does not relieve MH-Loans.com of its obligations set forth herein relating to compensation.

5. JURISDICTION AND ARBITRATION

This Agreement shall be governed in accordance of the laws of the State of Indiana. If any part of this Agreement is found to be unenforceable, all other terms of this Agreement will remain in effect until the Agreement is terminated. Any controversy or claim arising from a breach of this Agreement shall be submitted for Arbitration under the laws of the State of Indiana.

6. INDEMNIFICATION

You agree to indemnify, defend and hold MH-Loans.com and their respective directors, officers, shareholders, employees, agents, attorneys, advertisers, and clients (collectively, "Our Affiliated Parties") harmless from any liability, loss, claim or expense, including reasonable attorneys' fees, related to your participation in this Agreement.

7. RELATIONSHIP OF PARTIES

The parties to this Agreement are independent contractors, and nothing in this agreement will create any partnership, joint venture, agency, franchise, sales representative, or employment relationship between the parties. You will have no authority to make any representations on our behalf. Neither MH-Loans.com nor Affiliate will represent themselves as an Agent or Employee of the other. You will not make any statement, whether on your site or otherwise, that reasonably would contradict anything in this section.

8. ASSIGNMENT

The **Affiliate** may not assign this **Agreement** without the prior written consent of MH-Loans.com.

Affiliate:

MH-Loans.com

Affiliate Name (Print)

Name (Print)

Affiliate Signature

Signature:

Date:

Business Address

() _____

Business Phone

Date:

Mh-l oans.com

Phone: 317-331-9636 • Fax: 775-295-3961 • E-Mail : affil iat es@mh-l oans.com

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Request for Taxpayer Identification Number and Certification

**Give form to the
 requester. Do not
 send to the IRS.**

Print or type See Specific Instructions on page 2	Name (as shown on your income tax return)	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶	
	<input type="checkbox"/> Exempt from backup withholding	
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
City, state, and ZIP code		
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number								

OR

Employer identification number								

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign Here	Signature of U.S. person ▶	Date ▶
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Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

In 3 above, if applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes, you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien.

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments (after December 31, 2002). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules regarding partnerships* on page 1.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line. Check the appropriate box for your filing status (sole proprietor, corporation, etc.), then check the box for "Other" and enter "LLC" in the space provided.

Other entities. Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

Exempt payees. Backup withholding is not required on any payments made to the following payees:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
 2. The United States or any of its agencies or instrumentalities,
 3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
 4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
 5. An international organization or any of its agencies or instrumentalities.
- Other payees that may be exempt from backup withholding include:
6. A corporation,
 7. A foreign central bank of issue,
 8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
 9. A futures commission merchant registered with the Commodity Futures Trading Commission,
 10. A real estate investment trust,
 11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
 12. A common trust fund operated by a bank under section 584(a),
 13. A financial institution,
 14. A middleman known in the investment community as a nominee or custodian, or
 15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt recipients listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt recipients except for 9
Broker transactions	Exempt recipients 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt recipients 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt recipients 1 through 7 ²

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees; and payments for services paid by a federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-owner LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.socialsecurity.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer ID Numbers under Related Topics. You can get Forms W-7 and SS-4 from the IRS by visiting www.irs.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see *Exempt From Backup Withholding* on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or single-owner LLC	The owner ³
For this type of account:	Give name and EIN of:
6. Sole proprietorship or single-owner LLC	The owner ³
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one). If you are a sole proprietor, IRS encourages you to use your SSN.

⁴ List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules regarding partnerships* on page 1.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

Affiliate program instructions

Please fill out and fax the following forms to 775-295-3961.

- Affiliate Application (Affiliate Information Form)
- Affiliate Agreement
- IRS Form W-9 (no need to fax the instructions)

You may begin submitting customers immediately using the enclosed application forms (see below). Please note that payouts cannot be made until we have a valid IRS Form W-9 on file for you.

Keep copies of the Applications and Current Guidelines for future submissions.

We will send out updated guidelines as necessary.

Thank you for allowing us to serve your customers.

MH-LOANS.COM

MOBILE HOME LOANS WITHOUT LAND

REFINANCE APPLICATION

Fax to: 775-295-3961

Date: _____

(Use this application for loans to **REFINANCE** a Mobile or Manufactured Home that sits on Leased Land, Family Land, in a Mobile Home Park, or any situation where the land will **NOT** be financed with the house. **GOOD CREDIT required.**)

Submitted By: _____
(Full Name) (Company) (Phone Number)

Borrowers Contact Info:

Borrowers Name _____

Co-Borrowers Name _____

Contact Info: Day Phone _____ Eve Phone _____
Cell Phone _____ E-Mail _____

Best time and method to contact: _____

Property Info:

Property Address: _____
(Street Number) (City) (State) (Zip)

Type of Home: Singlewide _____ Doublewide _____ Triple-Wide _____
Quad-Wide _____ Modular _____

What Year is the Mobile Home? _____

Occupancy: Do all applicants live in the home full-time as their Primary Residence?

Yes _____ No: One applicant is Co-Signer/Family member lives in MH/2nd Home/Investment Property
(Circle One)

Credit: How does the customer rate their credit? (MUST Have Good to Excellent Credit w/ at least 3 Accounts)

Excellent ___ / Good ___ / Fair ___ / Poor ___ / Extremely Ugly ___ / No Credit _____

Credit Comments _____

What is the purpose of this Refinance? _____

(i.e. Lower the Rate and Payment, Remove Ex-Spouse from Loan, Cash-Out, Debt Consolidation, Home Improvements)

Current Loan Info: Lender _____ %Rate _____ Payment \$ _____

Type of Job/Proof of Income: W-2 Employee _____ 1099 Contractor _____

Tips/Cash _____ Self Employed _____ Other _____
(explain)

Additional Comments: _____

Note: DO NOT type or send a 1003 – DO NOT Pull credit

Mh-loans.com

Phone: 317-331-9636 • Fax: 775-295-3961 • E-Mail : affiliates@mh-loans.com

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MH-LOANS.COM

MOBILE HOME LOANS WITHOUT LAND

purchase APPLICATION

Fax to: 775-295-3961

Date: _____

(Use this application for loans to **PURCHASE** a Mobile or Manufactured Home that sits on Leased Land, Family Land, in a Mobile Home Park, or any situation where the land will NOT be financed with the house. **GOOD CREDIT required.**)

Submitted By: _____
(Full Name) (Company) (Phone Number)

Borrowers Contact Info:

Borrowers Name _____

Co-Borrowers Name _____

Contact Info: Day Phone _____ Eve Phone _____
Cell Phone _____ E-Mail _____

Best time and method to contact: _____

Property Info:

Property Address: _____
(Street Number) (City) (State) (Zip)

Type of Home: Singlewide _____ Doublewide _____ Triple-Wide _____
Quad-Wide _____ Modular _____

What Year is the Mobile Home? _____

Purchase Price: \$ _____ (minimum purchase price is \$26K)

Down-Payment Amount: 5% ____ / 10% ____ / 15% ____ / 20% ____ / >20% ____
(Minimum DP when MH is Primary Residence for all applicants = 5%. Min. DP for Co-Signed loans and 2nd Homes, etc = 20%)

Seller Info: Private Seller ____ / Realtor ____ / MH Dealer ____ / MH Park ____
(Private Sellers and Realtors ONLY. These programs do not allow MH Dealer sales)

Occupancy: Do all applicants intend to live in the home full-time as their Primary Residence?

Yes _____ No: One applicant is Co-Signer/Family member to live in MH/2nd Home/Investment Property
(Circle One)

Credit: How does the customer rate their credit? (MUST Have Good to Excellent Credit w/ at least 3 Accounts)
Excellent ____ / Good ____ / Fair ____ / Poor ____ / Extremely Ugly ____ / No Credit _____
Credit Comments _____

Type of Job/Proof of Income: W-2 Employee _____ 1099 Contractor _____
Tips/Cash _____ Self Employed _____ Other _____
(explain)

Additional Comments: _____

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Affiliate Program

The MH-Loans.com affiliate program is designed so that you should spend only about 5 minutes with each of these customers!
Simply fax the appropriate application – we do the rest!

- We pull the credit and screen the customer.
- We handle ALL of the paperwork.
- We contact the customer and answer any questions they may have about their loan.
- We give them an individualized savings quote. If we can't save them money, we will tell them right away.
- We handle all the details involved with completing their loan.
- We send out periodic spreadsheets detailing which loans are near funding. The frequency depends on your volume.
- When loans fund, we send you a check!

Guidelines (Which Customers can we help?):

- Minimum credit scores = 620. **DO NOT PULL THE CREDIT.** Just ask the customer how he would rate his credit. We will pull credit only if the customer meets the rest of the program guidelines.
- **APPLICANTS MUST HAVE GOOD TO EXCELLENT CREDIT.** Scores alone are not the determining factor.
- Prior Bankruptcy, Consumer Credit Counseling, or Debt Consolidation requires at least 2 years of re-established credit with 3 NEW accounts and ZERO late payments.
- **Full income documentation** required for all mobile homes.
- Max DTI = 45%.
- The best programs are available for homes 15 years or newer.
- Homes as old as 1977 are eligible on a case by case basis.
- Pre-HUD homes as old as 1970 are eligible in California ONLY. Rate/Term refi's ONLY (NO Cash Out on Pre-HUD homes. NO Purchase loans on Pre-HUD homes).
- Singlewides, Doublewides, Triple-Wides – All OK.
- Park-Model Homes are not eligible.
- Minimum loan amount = \$15K Refi's / \$26K Purchase loans.
- The customer's current rate should be at least 9 - 10% in order to realize any significant savings by refinancing.
- Owner occupied primary residence preferred. Second homes, vacation homes, homes for relatives are handled on a case by case basis.
- NO INVESTMENT OR RENTAL PROPERTIES.
- All states OK except AK, CT, HI, MA, ME, NV, and NJ.
- If a deal is submitted through multiple sources, credit and payout will go to the first to send the application.

Pay Scale (What is in it for you?):

Refinance Transactions:

- Singlewide Mobile Homes = \$350 each.
- Doublewide/Triplewide/Quad Wide Mobile Homes = \$500 each.

Purchase Transactions:

- \$250 each regardless of the size home.

This may not seem like a large sum of cash until you consider the fact that most of these loans average between \$25K and \$30K (there isn't a whole lot of money to be made on a loan that small) and that you should have less than 5 minutes of your time invested in each application.

We fully understand that your referral to us is a direct reflection on your business. We will always treat your customers with the utmost courtesy and respect.

We fully respect the current relationships you have with realtors, builders, and others that send you loans. We will never try to get these people to circumvent you and send loans directly to us. In fact we encourage them to contact you directly whenever they have a mobile home borrower they would like to refer. We know that a solid and honest relationship with you will generate a steady flow of applications. We will do everything within our power to maintain that relationship.

We thank you for your recommendation of MH-Loans.com. We look forward to serving your customers.

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