

Preferred Realtor Liaison



Tri-Emerald Financial is a **FULL SERVICE DIRECT LENDER**. We correspond with MULTIPLE investors which allow us to offer a variety of programs.

We are pursuing a partnership with Realtors in this local area to facilitate & accommodate our preapproved buyers:

Tri-Emerald Resources:

- ***Tri-Emerald Outreach*** has an exclusive program, we collaborate with Non-Profit Organizations and educate their members and employees on Home Buying Programs, we fully pre-approve the borrowers. We then partner them with the Exclusive Real Estate Companies that we have associations with.
- ***Tri-Emerald Financial Group, Inc*** also has a data base of over 170K previous customers that we consistently are in touch with to meet their financial needs. Upgrading to a new home, buying an investment home and or bettering their current mortgage situation.
- ***Tri-Emerald Financial Group, Inc*** markets to borrowers with-in a 90 mile radius. We have 8 different vendors providing us with leads in our local area these borrowers are looking to be pre-approved to buy homes. Our call center in Lake Forest consists of 25-30 Mortgage Bankers, we align the client with local Real Estate Agents in the area.

Contact Your Preferred Liaison Manager:



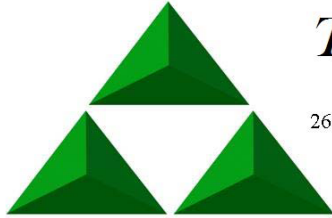
TRI-EMERALD
FINANCIAL GROUP

Steve Christian | *Area Sales Manager*

26250 Enterprise Ct. Ste. 230 Lake Forest Ca 92630

C (949) 212-0550 | D 949.297.1287 | F 949.297.1687

E-mail Stchristian@TriEmerald.com



Tri Emerald Financial

"Committed to your Future"

26250 Enterprise Court Suite 230, Lake Forest, Ca 92630

Toll Free 800.379.1328 Direct 949.297.1200

Visit us at www.TriEmerald.com

Broker/Realtor Application

Company Name: _____

First Name: _____ MI: _____ Last Name: _____

Address: _____ City: _____ Zip: _____ State: _____

Office #: _____ Cell #: _____

Email Address: _____

DRE #: _____ NMLS: _____ (if applicable)

Broker of Record: _____

How Many Agents: _____ How Many Offices: _____

Average Monthly Closings: _____ Average Yearly Closings: _____

Percentage of Listing's: _____ Percentage of Buying: _____

Territory: _____

In-House Lender: _____

Violations or Suspensions: YES or NO (If yes, please explain on a separate sheet)

Please include copies of the following:

- ☐ Copy of DRE License
- ☐ Company Roster (if, manager)
- ☐ Broker Realtor Agreement Signed
- ☐ Geographical Territory Requested

Are you interested in Tri-Emerald Outreach

Yes or No

Do you have contacts for Non-Profit Organizations?

Company Name: _____

Contact: _____

Phone: _____

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REAL ESTATE BROKER REFERRAL AGREEMENT

This agreement (hereinafter "Agreement") is entered into this ____ day of _____, 2011 by and between Tri-Emerald Financial Group, Inc. (hereinafter "Tri-emerald"), and _____ (hereinafter "Broker"), with reference to the following facts:

TRI-EMERALD is a licensed Mortgage Banker in the State of California

Broker is duly licensed to provide real estate brokerage services in the State of California through real estate agents and REALTORS® affiliated with their firm;

TRI-EMERALD agents provide lead services to real estate brokers regarding prospective homebuyers through their activities in conjunction with the technology for pre-qualified Home Buyers (hereinafter "Homebuyers");

Broker employs real estate agents and REALTORS® who wish to avail themselves of the Homebuyers.

Broker and each such agent or REALTOR® has requested the prospective home buyers (each hereinafter "Client") contact information in the effort to create a successful conclusion of a real estate transaction with Client.;

Broker desires to act as real estate agent for Client in listing and selling Client's existing home, if applicable, and/or locating and negotiating a home purchase; and

TRI-EMERALD and Broker desire to establish a referral arrangement to facilitate Client's selling and/or purchase of a home as set forth herein;

Now therefore the parties hereby agree as follows:

Cross Referral of Client. Tri-Emerald will transmit to Broker on an as needed basis the names and contact information for each Client which Broker desires to assist in becoming a Homebuyer. TRI-EMERALD agents affiliated with the Homebuyers will supply such names and contact information to Broker and TRI-EMERALD agents will monitor and service such Clients for the purpose of the supplying the financing for the purchase of the home. Broker and TRI-EMERALD hereby agree that supplying the name and contact information (at a minimum an email address) will suffice to identify each Client covered under the terms of this Agreement. When each such Client is ready to view homes for purchase or to otherwise enter into a real estate transaction, TRI-EMERALD hereby agrees to supply a pre-approval letter for said Client to Broker for the purpose of enabling Broker to act as agent for Client in the locating and negotiating a home purchase.

Access to Information. Broker agrees to provide TRI-EMERALD with updates for each Client as deemed necessary by TRI-EMERALD to insure the successful conclusion of a real estate transaction with said Client.

Prohibition Against Client Solicitation. Broker and Broker's appointed Agent acknowledge that TRI-EMERALD is in the business of Mortgage Financing to Homebuyers. TRI-EMERALD does not act as a Realtor or Real Estate Broker and in general is not considered a direct competitor to Broker. As an inducement for Broker and Agent to enter into this Agreement, TRI-EMERALD agrees not to solicit,

either directly or indirectly any Clients originated by Broker with respect to real estate business. Broker agrees not to solicit or direct any Clients to other lenders for the purpose of financing the purchase of the real estate transaction.

Indemnification. TRI-EMERALD and Broker shall each indemnify the other against and hold the other harmless from any and all claims, actions, suits, proceedings, costs, expenses, damages, and liabilities, including attorney's fees, arising out of, connected with or resulting from (i) a default in the indemnifying party's obligations under this Agreement, or (ii) the wrongful, fraudulent, or negligent acts, errors, or omissions on the part of the indemnifying party, its agents, or attorneys arising out of or connected with the property sale and/or purchase transaction contemplated hereunder whether or not ultimately consummated. TRI-EMERALD and Broker agree that all first party claims between each other shall be limited to the amount of the any Fee associated with the individual transaction.

Term and Cancellation. The term of this Agreement shall be 12 (twelve) months from the date first above written and shall automatically renew for subsequent 12 (twelve) month terms on each anniversary date. Either party may terminate this Agreement at any time for any reason upon 45 days written notice to the other party, provided, however, that if Broker terminates this Agreement, and Client subsequently purchases a property through Broker where the contract pending date occurs within 210 days following the effective date of any such termination, Broker agrees that all rights of TRI-EMERALD shall still be enforce and Broker will close the purchase with TRI-EMERALD as the lender.

Miscellaneous. A. The headings herein shall not be deemed to govern, limit, modify, or in any manner affect the scope, meaning or intent of the provisions of this Agreement. B. No waiver by either party of any breach of any provision of this Agreement shall be deemed to be a waiver of any breach of any other provision hereof. C. In the event any covenant, condition or provision of this Agreement is held to be invalid by final judgment of any court of competent jurisdiction or other governmental body having jurisdiction, the invalidity of such covenant, condition or provision shall not invalidate any other covenant, condition provision herein contained. D. This Agreement shall be construed and enforced in accordance with the laws of the State of California County of Orange. E. The terms and provisions of this Agreement shall be binding upon and inure to the benefit of the parties, and their respective successors and assigns, and is made solely and specifically for their benefit. No other person shall have any rights, interest or claims hereunder or be entitled to any benefits under or on account of this Agreement as a third-party beneficiary or otherwise. F. All words used in this Agreement shall be construed to include the plural as well as the singular number, and words used herein in the present tense shall include the future as well as the past, and words used in the masculine gender shall include the feminine and neuter. G. Should either party hereto bring suit in court to enforce the terms hereof, any judgment awarded shall include court costs and reasonable attorney's fees to the prevailing party. H. The parties shall execute any documents or instruments, and do or cause to be done any reasonable act as may be necessary to carry out the terms of this Agreement I. This Agreement may be executed in several counterparts and all so executed shall constitute one Agreement, binding on all parties thereto, notwithstanding that all of the parties are not signatories to the original or one or more counterparts. J. Time is of the essence of this Agreement. K. This Agreement may only be amended, altered or otherwise modified by written document executed by the parties hereto.

IN WITNESS WHEREOF, the parties have set their signatures hereto.

Tri-Emerald Financial Group, Inc

Realtor/Broker _____

BY _____

BY _____

Date _____

Date _____



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CONTACT LIST:

❖ Area Sales Manager: Steve Christian

Direct Phone: (949) 297-1287

Cell: (949) 212-0550

E-Fax: (949) 297-1687

E-mail: stchristian@triemerald.com

❖ Mortgage Banker: Scott Christian

Direct Phone: (949) 297-1263

Cell: (949) 456-2455

E-mail: schristian@triemerald.com

❖ Mortgage Banker: Bob Krowel

Direct Phone: (949) 297-1220

Cell: (951) 756-3748

E-mail: bkrowel@triemerald.com

❖ Transaction Coordinator: Rob Legro

Direct Phone: (949) 297-1261

Cell: (714) 326-3051

Fax: (949) 297-1661

E-mail: rlegro@triemerald.com



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Signature Highlights

Strengths

- ✓ **620 Minimum Credit Score (FHA & CONV)**
- ✓ **620 Minimum Credit Score (VA)**
- ✓ **NO Company Specific Overlays**
- ✓ **NO Appraisal Review Department**

Programs

- ✓ **FHA**
- ✓ **VA**
- ✓ **Fannie Mae**
- ✓ **Freddie Mac**
- ✓ **Super Jumbo**

Featured Products

- ✓ **95% LTV CONVENTIONAL Purchase (CONDOS too!)
(Eliminating monthly MI by FINANCING one single premium)**
- ✓ **REVERSE MORTGAGE PURCHASE SPECIALIST
(Reverse Refinance Mortgages too!)**
- ✓ **Multiple Property Owned Program (up to 10 financed properties)**
- ✓ **Fannie Mae AND Freddie Mac Conf. & High Bal. (non-occupying co-borrower OK!)**
- ✓ **Fannie Mae Home Path 97% LTV – Approved**
- ✓ **JUMBO VA to 100% LTV and JUMBO FHA to 96.5**
- ✓ **Super Jumbo Products up to 80% Loan to Value
(2nd homes to 65% LTV up to 2M)**
- ✓ **Homes Affordable Program Participating Lender**
- ✓ **My Community Programs up to 97% LTV and 100% CLTV**

Refinance Options

- ✓ **Fannie Mae DU Refi Plus & Freddie Mac Open Access**
- ✓ **FHA and VA Streamlines – with No Appraisals**
- ✓ **Reverse Mortgage (Credit & Age Qualifying)**

Commitment

- ✓ **2 Hr Pre-Approvals!**
- ✓ **21 Day COE (Close of Escrow or Refinance)**
- ✓ **“A” Rating With The Better Business Bureau**

Call

Christian Krowel

Scott Christian and Bob Krowel

Executive Mortgage Bankers

Scott Cell 949-456-2455

Bob Cell 951-756-3748

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