

BROKER APPLICATION

Master Financial
Account Manager

Date



COMPANY INFORMATION

The information contained in this application and any exhibits will be considered confidential and will not be released by Master Financial, Inc. to any third party.

Legal Name of Company TBD Diversified
 Corporate Address 3183 Benton Cir
Corona CA 92882
 Primary Contact DONNA BELTZ E-mail Address DONNA@TBDDIV.COM
 Telephone (951) 372-0273 Fax (909) 346-3696

TYPE OF BUSINESS

Sole Proprietorship Partnership Corporation LLC/LP/LTD Bank/Bank Owned

Date Company Founded or Incorporated 4/15/02 State if Incorporated _____

Employers ID # _____ or Social Security # 548-63-7710

Do you originate loans under any dba's? Yes or No
 If so what are the dba names? _____

OFFICER AND PRINCIPALS

| | | | |
|---------------|-------------------------|----------------|---------------------|
| Name | <u>DONNA BELTZ</u> | Title | <u>OWNER</u> |
| Telephone | <u>951 372-0273</u> | Fax | <u>909 346-3696</u> |
| Email address | <u>DONNA@TBDDIV.COM</u> | % of Ownership | <u>50</u> |
| Name | <u>VINCE BELTZ</u> | Title | <u>OWNER</u> |
| Telephone | <u>951 372-0273</u> | Fax | <u>909 346-3696</u> |
| Email address | <u>VINCE@TBDDIV.COM</u> | % of Ownership | <u>50</u> |
| Name | <u>JANET HOPKINS</u> | Title | <u>Asst Manager</u> |
| Telephone | <u>951 372-0273</u> | Fax | <u>909 346-3696</u> |
| Email address | <u>JANET@TBDDIV.COM</u> | % of Ownership | <u>0</u> |

States under which you are licensed/regulated

Please check the box(es) next to the state(s) in which you do business and or have branches. Please provide an approved branch list. Note: Master Financial, Inc. does not do business in all states. Contact your Account Manager or visit our website at www.mfifloans.com to review the Approved State List.

- AK AL AR AZ CA CO CT DE FL GA HI IA ID IL
 IN KS KY LA MA MD ME MI MN MO MS MT NC ND
 NE NH NJ NM NV NY OH OK OR PA RI SC SD TN
 TX UT VA VT WA WI WV WY Washington D.C.

LENDER REFERENCES

Company Name FLAGSTAR
 Address Orange
 Contact Troy Boock Telephone 800 634-6341
 Company Name Green Point
 Address Ontario
 Contact Lenny Telephone 951 944-4200
 Company Name Argent
 Address _____
 Contact Carry Swensen Telephone 951 944-4200

The undersigned certifies the above information to be true and correct.

[Signature]
 Owner or Officer's Name _____ Title owner
DONNA BELTZ

Send package to:
 Attention: Corporate Credit Department 505 City Parkway West, Ste. 800 Orange CA 92868 or Fax 800.273.9090

800 662-4329 - JAGUIN HELLER'S
 (714) 235-2556
 FAX [Signature] 908-3343



MORTGAGE BROKER AGREEMENT

Agreement made this 1 day of Sept, 2004 between Master Financial, Inc. (MFI) with offices at 505 City Parkway West, Suite 800, Orange, CA 92868 (hereinafter referred to as "MFI") and TBD Diversified with offices at Corona, Orange (hereinafter referred to as "Mortgage Broker").

1. Mortgage Broker represents to MFI that it is duly licensed as a mortgage broker or real estate broker or equivalent where required by law, to engage in business of brokering residential mortgage loans in the State(s) of CALIFORNIA. Annexed hereto are copies of all mortgage broker or equivalent licenses held by Mortgage Broker, which authorize Mortgage Broker to engage in business of brokering residential mortgage loans. Mortgage Broker warrants that it will continue to maintain all such license(s) in good standing at all times.
2. Mortgage Broker represents and warrants that it has and will continue to comply with all State and Federal laws and regulations applicable to the conduct of its business, including but not limited to, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, Home Ownership Equity Protection Act, the Privacy Act, and the Federal Truth-in Lending Act. Mortgage broker has had the benefit of legal counsel in reviewing this Agreement, and is fully aware of its responsibilities as a Mortgage Broker and has executed this Agreement only after it has had adequate opportunity to confer with its attorney.
3. In reliance upon the representations and warranties made by Mortgage Broker in this Agreement based upon MFI's own credit, collateral and other lending criteria, MFI may, in its sole and unilateral discretion, from time to time accept and review applications from borrowers referred to MFI by Mortgage Broker. Mortgage Broker acknowledges that MFI has not, by its execution of this Agreement, agreed to make any loans to borrowers referred to MFI by Mortgage Broker. Loan approvals will be determined solely in the discretion of MFI and MFI shall have no liability to Mortgage Broker or Mortgage Broker's client, based on MFI declining to approve any loan application or to make any loan.
4. Mortgage Broker represents to MFI that MFI is not Mortgage Broker's only lender source and acknowledges that MFI does not require that a borrower use the Mortgage Broker in order to obtain a loan from MFI. Mortgage Broker further warrants (a) that it will not represent to any party that it is an agent, servant or employee of MFI or (b) advise any prospective borrower that MFI is the lender unless such borrower's application is submitted to MFI by Mortgage Broker and is approved by MFI.
5. Mortgage Broker represents and warrants to MFI that Mortgage Broker is in business of being retained by and representing prospective borrowers as the agent of such prospective borrower.
6. No Untrue Statements. None of the statements or information contained in any document submitted with or included as part of the application package, or in any document reviewed in connection with MFI's underwriting decision, contains or will contain any misleading, false or erroneous statements, or omit facts necessary to make such statements or information accurate and understandable in every respect. All documents submitted are genuine and each mortgage and mortgage note is the legal, valid and binding obligation of the maker thereof and is enforceable in accordance with its terms, except only as such enforcement may be limited by bankruptcy, insolvency, reorganization, and all parties to each loan had full legal capacity to execute all loan documents and convey the estate therein purported to be conveyed and each loan document has been duly and properly executed by all parties thereto and acknowledged, where required; all certified copies of original documents are true copies of the originals; the documents, instruments and agreements submitted for loan underwriting were not

falsified and contain no untrue statement of material fact or omit to state a material fact required to be stated therein or necessary to make the information and statements therein not misleading; no fraud was committed in connection with the origination of the loan. All other representations as to each such Loan are true and correct and meet the requirements and specifications of all parts of this Agreement. MORTGAGE BROKER UNDERSTANDS THAT BY MAKING THE WARRANTY CONTAINED IN THIS SUBPARAGRAPH IT IS WARRANTING THE ACCURACY OF ALL INFORMATION CONTAINED IN ANY LOAN PACKAGE SUBMITTED TO MFI, WHETHER OR NOT SUBMITTED BY MORTGAGE BROKER AND WHETHER OR NOT MORTGAGE BROKER HAS KNOWLEDGE OF, OR REASON TO SUSPECT, ANY INACCURACY.

7. The Telephone Consumer Protection Act (TCPA) (47 U.S.C. §227) rules adopted by the Federal Communication Commission (FCC) on June 26, 2003 (FCC 03-153), wherein the FCC, in its June 26, 2003 ruling, determined that the TCPA requires a person or entity to obtain the prior express invitation or permission of the recipient before transmitting an unsolicited fax advertisement.

MFI and Mortgage Broker acknowledge that there exists an established business relationship, as defined by the TCPA, between MFI and the Mortgage Broker. Both parties consent to the receipt of unsolicited advertising faxes, e-mails, and phone calls from the other party. If consent to the receipt of unsolicited advertising faxes, e-mail, and phone calls is terminated or withdrawn at any time in the future, such termination or withdrawal will be effectively communicated to the other party.

Initial here 

8. Mortgage Broker's Indemnification. Mortgage Broker shall indemnify and hold MFI and its affiliates, shareholders, directors, officers, agents, employees, successors, and assigns harmless from and against, and shall reimburse the same with respect to, any and all losses, damages, demands, claims, liabilities, costs, and expenses, including reasonable attorneys fees, (collectively "Losses") from any cause whatsoever, incurred by reason of or arising out of or in connection with, (a) any breach of any agreement, covenant, representation or warranty contained in this Agreement; (b) Mortgage Broker's failure to perform any obligation hereunder, (c) any claim by a Borrower resulting from MFI's failure or refusal to fund a Loan; or (d) any claim by any third party that Mortgage Broker is a joint venturer, partner, representative, employee or agent of, or otherwise associated or affiliated with, MFI. Mortgage Broker's obligation to indemnify MFI under this Agreement shall arise upon (a) MFI's incurring a Loss.

9. This Agreement constitutes the entire understanding between MFI and Mortgage Broker.)

MASTER FINANCIAL, INC.

TBD Diversified
Company Name

By: _____
Michael Berkley
Director, Sales Support

By: 
(please sign in blue ink)

Print Name: DONNA BELTZ

Title: Owner