

MMA ACTIVATION DOCUMENT CHECKLIST

- 1. \$3,500.00 MMA Activation Fee made payable to United First Financial
Please note that payments using cashiers checks and money orders will expedite the activation process. Personal checks must clear the Home Office accounting (10 or more business days) thus delaying activation of the MMA software and payment of commissions. Credit card payments are not allowed. Contact your UFF Agent for a new HELOC if you do not have one to pay for your MMA fee.
- 2. Money Merge Account Worksheet [Form #34002]
- 3. MMA Fee Authorization [Form #34003]
- 4. MMA Agent Business Transmittal [Form #34004]
- 5. MMA Limited Guaranty [Form #34005]
- 6. MMA Financial Analysis Report (Both Pages) Contact your Agent for MMA Report
- 7. Copy of Entire 1st Mortgage Note
The 1st Mortgage Note should be located with the most recent Mortgage Closing Documents. It should state in Bold letters at the top: Note, Adjustable Rate Note, Fixed Rate Note, Inter First Note, and the like. Also, the first section will start with: "Borrowers Promise To Pay...". It will be approximately 2 to 7 pages.
- 8. Most Current 1st Mortgage Statement
To show current principal balance, interest rate, term and payment; including principal, interest and escrows (if applicable).
(If the mortgage is NEW – Any of the following alternative documents will satisfy this requirement: On-line statement, Letter from Bank/Lender, SETTLEMENT STATEMENT or FIRST PAYMENT LETTER from the closing documents)
- 9. Copy of Entire HELOC Agreement
Will commonly be titled Home Equity Line Of Credit Agreement or the name of the Lending Institution with "Equity Line" or the like. It will be approximately 2 to 10 pages.
- 10. Most Current HELOC Account Statement
To show current principal balance, interest rate, payment and term.
(If the HELOC is NEW – Any of the following alternative documents will satisfy this requirement: On-line statement, Letter from Bank/Lender, SETTLEMENT STATEMENT or DISBURSEMENT LETTER from the closing documents)

PLEASE NOTE

**New Money Merge Accounts can not be activated without the receipt of ALL required documents.
We will not distribute commission checks for MMA sales without the receipt of ALL required documents.**

Please mail, fax or email this form to United First Financial Client Support with the above required MMA documents



MONEY MERGE ACCOUNT WORKSHEET

Please make sure that the Money Merge Account worksheet is filled out completely and as accurately as possible. The results of the Financial Analysis Report will be based on the accuracy of the information provided and is only an estimation. The results will be contingent on your following the MMA program's recommended action plan.

APPLICANT'S INFORMATION

| | | | |
|----------------------------|------------------------|-------------------------------|---------------------------|
| Applicant's Name | | Co-Applicant's Name | |
| Applicant's Home Phone | Applicant's Cell Phone | Co-Applicant's Home Phone | Co-Applicant's Cell Phone |
| Applicant's Work Phone | Applicant's Fax Number | Co-Applicant's Work Phone | Co-Applicant's Fax Number |
| Applicant's E-Mail Address | | Co-Applicant's E-Mail Address | |

SUBJECT PROPERTY INFORMATION

| | | | | |
|------------------|----------------|---------------|---------------|----------|
| Street Address | | City | State | Zip Code |
| Date of Purchase | Purchase Price | Current Value | Property Type | |

MORTGAGE INFORMATION

| | | | | | |
|------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------------------|------|
| Name of Lender (1st Mortgage) | | Original Loan Amount | Current Loan Amount | Rate | |
| Original Term | Term Remaining | Total Monthly Payments (Including Escrow) | | Amount to Escrow (Monthly) | |
| <input type="checkbox"/> Fixed <input type="checkbox"/> Variable | | <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Sub-Prime | | | |
| Name of Lender (2nd Mortgage) | Fixed / HELOC | Original Balance / Limit | Current Balance | Payment | Rate |

APPLICANT'S INCOME INFORMATION

| | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| Applicant's Employer | | Co-Applicant's Employer | |
| Applicant's Gross Income (Per Pay Period) | Applicant's Net Income (Per Pay Period) | Co-Applicant's Gross Income (Per Pay Period) | Co-Applicant's Net Income (Per Pay Period) |
| Applicant's Pay Period: <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly (every other week) <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly | | Co-Applicant's Pay Period: <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly (every other week) <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly | |
| Applicant's Income Type: <input type="checkbox"/> W-2 <input type="checkbox"/> Commission <input type="checkbox"/> Overtime <input type="checkbox"/> Bonus <input type="checkbox"/> Other | | Co-Applicant's Income Type: <input type="checkbox"/> W-2 <input type="checkbox"/> Commission <input type="checkbox"/> Overtime <input type="checkbox"/> Bonus <input type="checkbox"/> Other | |
| Applicant's Job Position | Number of Years at Job | Co-Applicant's Job Position | Number of Years at Job |
| Discretionary Income: (Income left over each month after paying all monthly expenses (ie. mortgage, utilities, credit cards, entertainment, etc) | | \$ | |

 Applicant's Credit Rating: A B C D

 Co-Applicant's Credit Rating: A B C D

DEBTS / CREDITORS (OTHER THAN MORTGAGE)

| Creditor | Type | Original Balance | Current Balance | Original Term | Term Remaining | Payment | Rate |
|----------|------|------------------|-----------------|---------------|----------------|---------|------|
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 How did you hear about the MMA program? UFF 52891

MMA FEE AUTHORIZATION

Name _____

Address _____

City _____ State _____ Zip Code _____

Home Phone _____ Cell Phone _____
Area Code Area Code

Office Phone _____ Fax Number _____
Area Code Area Code

Method of payment

Money Order / Cashiers Check Personal Check # _____

I am purchasing the Money Merge Account for the purpose of debt reduction or liquidation of an existing mortgage lien. As part of the purchase process, I acknowledge that I will pay a \$3,500.00 purchase price. This is payable by personal check, money order or cashier's check to United First Financial for the activation of the Money Merge Account and related software licensing requirements. I agree to the terms and conditions of this agreement

Signature _____ Date _____

Mail

United First Financial Agent Support
65 East Wadsworth Park Drive, Suite 215
Draper, UT 84020

Fax

1.801.516.1427
Attn: United First Financial Agent Support

Email

clientsupport@u1stfinancial.com

*If you choose to hand deliver this authorization, please deliver directly to United First Financial Agent Support department at our home office

Alternate delivery can be sent to:

Mail original documents to below
Worldsavers® FundingGroup
UFF Agent # 52891
PO BOX 92888
Industry, CA 91715-2888
626-369-4362 Fax
626-961-6277 x 803
888-USA-WFG8 x 803
888- 872 -9348 x 803



OFFICE USE ONLY \$3,500 Fee Paid / Processed MMA Activated User Name & password Sent By _____ Date _____

MMA AGENT BUSINESS TRANSMITTAL

Mail or fax form to United First Financial to receive your commission

Date _____ / _____ / _____

New MMA Client Information

| | | |
|-------------------------------------------------------------------------------------------------------------------------|-------|----------|
| Client Name | | |
| Address | | |
| City | State | Zip Code |
| Method of payment <input type="checkbox"/> Money Order / Cashiers Check <input type="checkbox"/> Personal Check # _____ | | |
| Lender Name (ie. US Bank) | | |
| Lender Address | | |
| City | State | Zip Code |

Agent Information

| | |
|----------------------------------------------|-------|
| Agent Name Worldsavers® | |
| UFF # 52891 | % |
| 2nd Agent Name (if assisted on the MMA sale) | |
| UFF # | % |
| Branch Manager | UFF # |

Mail

United First Financial Agent Support
65 East Wadsworth Park Drive, Suite 215
Draper, UT 84020

Fax

1.801.516.1427
Attn: United First Financial Client Support

Email

clientsupport@u1stfinancial.com



*If you choose to hand deliver this form, please deliver directly to United First Financial Agent Support department at our home office.

OFFICE USE ONLY

Processed By _____ Date _____

MMA LIMITED GUARANTEE

United First Financial, Inc. ("UFF") hereby extends to you, as its customer, the following Limited Guarantee relating to its Money Merge Account Program (the "MMA Program"): In the event that you strictly comply with the terms and conditions set forth in this Limited Warranty, you will achieve the "Guaranteed Savings" described on the attached Final Analysis Report. The terms and conditions which apply to this Limited Guarantee are as follows:

1. Importance Of Accurate Information; Effects Of Changes In Your Financial Information And Condition. The Guaranteed Savings that are described in your Final Analysis Report are expressly and completely based upon the specific information you provided to UFF concerning the following matters: (i) the principal balance of, and the interest rate that applies to, your mortgage, (ii) the full amount and nature of your debts, (iii) the amount of your income, and (iv) the terms and conditions of the line of credit (the "Line Of Credit") which you have obtained, and which will be used in connection with implementing the MMA Program. In the event of a positive change in any of your information or financial condition, you may achieve savings that are greater than the Guaranteed Savings. If, however, any of such information is not completely accurate, or if an adverse change in any of the financial/debt information you have provided occurs, the amount of your Guaranteed Savings would be reduced. For example, if you subsequently refinance your home at either a higher principal balance or at a higher interest rate, the amounts you would be required to pay to your lender would increase, which would in turn lead to a lesser amount of Guaranteed Savings.

2. Timely On-Line Activation. Achieving the full amount of the Guaranteed Savings set forth on your Final Analysis Report also depends upon you timely completing the on-line activation of your MMA Program. **Should you delay activating your MMA Program, the amount of your Guaranteed Savings will be reduced.**

3. Importance Of Timely And Exactly Following Instructions And Prompts. You must exactly and timely follow the instructions and prompts that will be regularly provided to you by the software (the "MMA Software") which relates to the MMA Program. The MMA Program consists of a number of inter-related component parts, all of which must be precisely and timely followed in order for your Guaranteed Savings to be achieved. **In the event that you neglect to exactly and timely follow the instructions and prompts given to you by the MMA Software, you will not realize the Guaranteed Savings.**

4. Matters Relating To Your Line Of Credit. As you have been advised, one of the component parts used in the MMA Program is your Line Of Credit. The MMA Program contemplates that, pursuant to the prompts which you receive from the MMA Software, you will periodically take advances on and repay the Line Of Credit solely for purposes relating to such MMA Program. Should you determine to take advances on your Line Of Credit for other purposes, you may compromise your ability to use such Line Of Credit in connection with the MMA Program. Taking non-MMA Program-related advances will also generate debts for which you will be personally liable. **In no event will UFF be liable for any debts incurred by you under or with respect to your Line Of Credit, regardless of whether such debts are related or unrelated to the MMA Program.** You agree to indemnify, defend, and hold UFF harmless from and against any claims relating to your Line Of Credit and any of the amounts you at any time owe thereunder.

5. Effectiveness Of Line Of Credit. This Limited Guarantee will not become effective until such time as you sign and return it to UFF. Additionally, by signing and returning this Limited Guarantee, you expressly agree: (i) that you have read this Limited Guarantee and have had the opportunity to ask questions relating to any matters which you did not understand, and (ii) that you have either consulted with an attorney or have had the opportunity to do so.

6. Sole Remedy. In the event that you do not achieve the full amount of the Guaranteed Savings, notwithstanding that you have timely and exactly complied with all of the terms and conditions set forth in this Limited Guarantee, your sole remedy will consist of UFF refunding the full amount of the MMA Program Activation Fee which you paid.

THIS LIMITED GUARANTEE SETS FORTH THE ONLY GUARANTEE WHICH UFF IS PROVIDING TO YOU IN CONNECTION WITH THE MMA PROGRAM. EXCEPT AS SET FORTH HEREIN, UFF IS NOT MAKING ANY REPRESENTATIONS OR WARRANTIES TO YOU, AND YOU EXPRESSLY AGREE THAT, EXCEPT TO THE EXTENT THAT A REFUND OF YOUR MMA PROGRAM ACTIVATION FEE MAY BECOME WARRANTED HEREUNDER, UFF WILL NOT BE RESPONSIBLE FOR ANY DAMAGES ASSOCIATED WITH YOUR PARTICIPATION IN THE MMA PROGRAM, WHETHER ACTUAL, CONSEQUENTIAL, OR OTHERWISE.

THIS LIMITED GUARANTEE SHALL BE GOVERNED BY THE LAWS OF THE STATE OF UTAH. ANY DISPUTES RELATING TO THIS LIMITED GUARANTEE SHALL BE INITIALLY REFERRED TO A SINGLE MEDIATOR WHO IS ACCEPTABLE TO BOTH YOU AND UFF. SHOULD SUCH MEDIATION BE UNSUCCESSFUL, THE COURTS OF SALT LAKE COUNTY, UTAH, SHALL HAVE EXCLUSIVE JURISDICTION OF ALL ACTIONS ASSOCIATED WITH THIS LIMITED GUARANTEE. ATTORNEYS' FEES SHALL BE AWARDED TO THE PREVAILING PARTY IN ANY ACTION.

Signature of Customer: _____

Printed Name of Customer: _____

Date signed: _____

UFF52891