

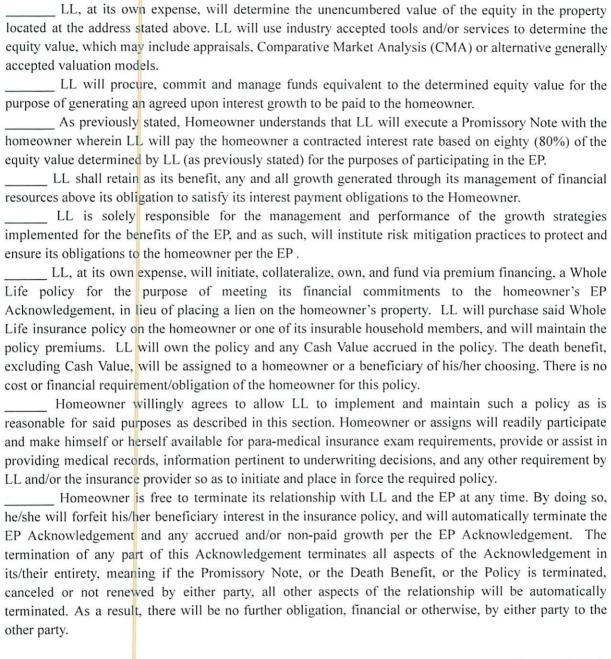
LATENT LENDING:

LATENT LENDING'S EQUIFY PROGRAM

EQUITY RECOGNITION ACKNOWLEDGEMENT

Latent	Lending	("L	L")	and	("Homeowner"), located at
					agree to mutually participate in LL's Equify Program (EP).
EP allo	ws residen	tial l	ome	owner	s, together with LL, to utilize the unencumbered and untapped equity in
their ho	me for the	ultin	nate	benefi	ts of generating contracted growth:
•	Without re	equir	ing a	prope	rty lien,
•	Without ta	aking	any	marke	et risk,
•	Without in	ıcurr	ing a	iny exp	pense, while
•	Obtaining	a leg	gacy	death	benefit at no cost, and an
•	Above av	erage	inte	rest ra	te* growth on the property's equity value.
	0 W D 1 C D				
HOME	OWNER a	grees	s to a	ind ack	cnowledges the following:
	Homeov	mer	in et	ffect is	s giving permission for LL to acknowledge the equity value in the home
for the	_				its EP on behalf of the homeowner.
ioi the		- 1			ds that the EP is designed to generate growth on the value of the
unencu	- 60				her securing a mortgage or line of credit to do so.
arretrea					s that LL will execute a Promissory Note with the homeowner wherein
LL wil					contracted interest rate based on eighty (80%) of the equity value
					ow) for the purposes of participating in the EP.
					st associated with the implementation of the EP.
	_				red to refinance, secure a mortgage, or place a lien on his/her property to
particip					e EP, nor does LL put equity at risk per this Acknowledgement.
					that the EP does not encumber or limit future access to equity.
					inator of the EP, is a residential wholesale lender and reserves the first
					ncing options on any first lien financing contracts for the homeowner
whereir	the EP is	being	g app	lied.	
	The EP in	ncorp	orat	es the	use of permanent life insurance to create a separate asset, funded by LL,
which o	an then be	colla	atera	lized b	y LL to protect its funds.
	Homeow	ne <mark>r v</mark>	will	provid	e LL any and all required information and documentation necessary for
LL and	or its bank	ing r	elati	ons to	implement the EP.
	_ Homeov	vner	warr	ants a	nd represents all information provided to LL is accurate and complete,
includir					liens and loans collateralized to the designated property. Failure to
provide	accurate a	nd co	ompl	ete inf	formation will result in forfeiture of all benefits associated with the EP.





By signing below, I authorize Latent Lending to secure the necessary funds for its exclusive EP through its operations. I acknowledge and understand the risks and rewards of the EP as detailed above. I acknowledge that I will not lose my equity and that I will default to the current loan terms, if one exists, if I cease from participating in the EP. I acknowledge that during my participation in the EP that I shall retain ownership of my home, unless I cease following my current loan terms, if they exist, at which time the first lien holder may exercise its right to engage in foreclosure procedures, per the terms of the first lien contract. I acknowledge that I have been given ample opportunity to understand the EP.



I release Latent Lending, its owners, officers, agents, affiliates, and employees from all claims and damages that arise from or are related to my participation in the EP. I acknowledge and agree that my free participation in Latent Lending's EP is sufficient consideration for my release of claims and damages against Latent Lending.

I acknowledge that this Equify Program is not a security Acknowledgement or an investing strategy.

Miscellaneous-

- (a) Relationships: This Equify Program does not create a special relationship between me and Latent Lending that would imply a partnership or joint-venture.
- (b) Severability: If a court, arbitrator, or mediator finds any provision of this Acknowledgement invalid or unenforceable, the court, arbitrator, or mediator shall enforce the remainder of this Acknowledgement.
- (c) Amendments: I may not amend this Acknowledgement without prior approval of Latent Lending.
- (d) Integration: This Equify Program expresses the complete understanding of the parties with respect to the subject matter and supersedes all prior proposals, Acknowledgements, representations, and understandings.
- (e) Attorney Fees and Expenses: In a dispute arising out of or related to this Equify Program, I agree to pay for my own attorney fees, costs, and necessary expenditures.
- (f) Governing Law. I agree that Utah state law governs this Acknowledgement.
- (g) Jurisdiction. I consent to the exclusive jurisdiction and venue of the fedEPI and state courts located in Utah in any action arising out of or relating to this Acknowledgement. I waive any other venue to which I might be entitled by domicile or otherwise.
- (h) Continued participation beyond the term of this Acknowledgement: It is anticipated that the homeowner will desire to continue the EP beyond the terms of this Acknowledgement. A Homeowner wishing to continue his/her participation beyond the time constraint of this Acknowledgement will need to execute a new Acknowledgement. Interest rates may vary.

By signing below, I agree to and consent to this pending Equify Program which will automatically go into effect upon funding, at which time I will be notified.

*Above Average interest rate compared to other short term fixed rate products

Homeowner:		Latent Lending:
Print Name		Print Name
Authorized Signature		Authorized Signature
Date		Date