

## Referral Agent Acknowledgment & Disclosure Statement

This Acknowledgment and Disclosure Statement ("Statement") is provided by HeroProtects LLC ("Company") to the undersigned **Referral Agent** in connection with the introduction of settlement-service providers (such as real estate brokers or agents, mortgage loan officers, title agents, escrow officers, home inspectors, insurance or warranty personnel, or other professionals involved in residential real-estate transactions) ("Providers") to the Company for the purpose of marketing HeroProtects home service contracts. Please read carefully and sign below to confirm your understanding and agreement.

1. **Independent capacity:** I acknowledge that I am an independent contractor and not an employee, officer, or agent of HeroProtects LLC. I will receive Form 1099 for any compensation paid by the Company. Any introductions I make of Providers to the Company are made solely in my capacity as an independent referral source.
2. **No compensation to Providers:** I agree that I will not offer, provide, or promise any fee, commission, rebate, gift, incentive, or other thing of value to any Provider or their firm in exchange for their engagement with the Company or for recommending HeroProtects home service contracts. It is my responsibility to ensure that all introductions and interactions comply with RESPA's prohibition on kickbacks and referral fees and other applicable laws. The Company is not liable for any actions I take that may violate these laws.
3. **Compliance with RESPA and state law:** I will comply with the federal Real Estate Settlement Procedures Act (RESPA) and all applicable state laws and regulations governing referrals, introductions, and the marketing of home service contracts. In particular, I will not give or accept anything of value based on the referral of settlement-service business, and I will not misrepresent the nature of my relationship with the Company or the Providers.
4. **Disclosure to Providers:** I agree to disclose to any introduced Providers that: (i) their participation with the Company is voluntary; (ii) they will receive no compensation from the Company or from me for marketing HeroProtects products; and (iii) any compensation I receive from the Company is not shared with them.
5. **Liability and indemnification:** I understand that the Company is not responsible or liable for my actions, including any potential violations of RESPA or other laws arising from my introductions or use of compensation received. I agree to indemnify and hold the Company harmless from any claims, damages, or liabilities resulting from my non-compliance with this Statement or applicable laws.
6. **Certification:** I certify that I have read and understand this Statement and that I will adhere to its requirements when introducing settlement-service providers to HeroProtects LLC.

Referral Agent Name (print)

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Referral Agent Signature

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Date