



SCALE-UP VIA MORE ORIGINATOR RELATIONSHIPS

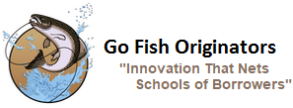
Overview

Go Fish Originators ("GFO") will design, build, and optimize a Deal Flow Pipeline tailored to your lending company's strategic objectives.

How many originator relationships do you have now?

In the U.S., there are potential partners numbering 1.5M Residential Brokers, 500K Commercial Loan and CRE Brokers, and an additional 75M "non-licensed" individuals, including 2.2M Real Estate Agents, 30M Publishers, 10M Media Influencers, and others.

We can target, negotiate, and recruit these individuals, for them to then "re-direct their deal flow" (borrowers) to your lending company. Our goal is to deliver your lending company a vast increase of originators to dramatically scale-up your company.



Go Fish Originators Inc.
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www.GoFishOriginators.com

DEAL FLOW PIPELINE CONTRACT

Contract Summary

Price: \$50 Per Sales Exec Hour | **Execs:** Max 20 Added Per Mth
Minimum Guaranteed Performance: 20 Originators /160 hrs
Minimum Contract Hours: 160 hrs (1 Exec For 1 Month)
Minimum Contract Value: \$8,000.00

This Contract Term: ## Months
This Contract Hours: ### hours
This Contract Value: \$#,###.##

Overview

GFO will target, negotiate, and recruit loan originators to your lending company with the goal to significantly increase your loan volume and market presence.

Services Summary

1. Recruiting Originators

Go Fish Originators specializes in targeting, negotiating, and recruiting originators to lending companies based on their specific needs and goals.

1.1 Target Selection

The Company identifies and engages specific categories of originators, such as Mortgage Brokers, Real Estate Agents, Publishers, Organizations, and others within the Lender Client's operational states.

1.2 Recruitment and Promotion

The Company utilizes conversations via outbound calls and emails to promote the lender's loan products, negotiate enticing origination fees, and ultimately recruit originators in order to redirect a portion of their originations/borrower deal flow toward the lender (visible in the lender's Go Fish Originators Admin Panel → Originators in their "favorites" and also showing each originator by clicking "view who favorited me").

2. Managing Deal Flow

Go Fish Originators then provides continuous management of the originators to optimize their use of the GFO platform to enhance their work process and ultimate borrower referrals to the lender.

2.1 Sales Support

Originators also receive comprehensive assistance in embedding the lender's loan application (e.g., QR codes, embedded website windows) into their print and digital communication materials, ensuring seamless borrower accessibility.

2.2 Performance Optimization

The Company employs data-driven tools to monitor and refine deal flow, ensuring maximum referral efficiency.

3. Optional Value-Added Services

Lender may expand the Deal Flow Contract with premium promotional strategies designed to amplify their presence to originators and drive more originations/borrower referrals.

3.1 Publisher and Media Influence

Collaborations with publishers and influencers generate targeted articles highlighting the lender as a top choice for borrowers.

3.2 Featured Promotions

The lender's offerings are showcased prominently across the GFO platform, including email campaigns and dashboard placements.

3.3 Flash Sales

Temporary incentive programs (e.g., increased origination fees) drive higher on-platform recruitment to lenders and thus dramatically raise referral volumes during Flash Sale periods.

4. Expansion Capabilities

Go Fish Originators provides the flexibility to scale services as the lender's needs evolve.

4.1 Customizable Targeting

Expansion can include tailored strategies to focus on specific states, originator types, or overall recruitment volume.

4.2 Service Expansion Options

Lender can increase the scope of engagement at any time, adding more sales executives, extending work hours, targeting additional types of originators, or adding optional value-add services (shown above) at any time.

4.3 Dynamic Contract Adjustments

GFO offers seamless contract modifications to meet changing objectives, ensuring continuous alignment with each lender's business goals. A change order will be made upon request.

Start Date & Extensions

Start Date: Within two weeks following contract signing.

End Date: 20 business days after the Start Date.

Extension Options: Available upon request.

Duration and Commencement

The Agreement covers the chosen term, commencing within two weeks of signing and spanning ## business days. Extensions and adjustments are available to accommodate evolving client needs.

Go Fish Originators Deal Flow Pipeline Service Agreement

This Service Agreement ("Agreement") is entered into by and between [Lender Company Name] ("Lender Client") and Go Fish Originators ("Service Provider"), collectively referred to as the "Parties."

RECEITALS

Whereas, Go Fish Originators, Inc. ("**Company**"), a distinguished leader in loan originator solutions, leverages cutting-edge technology to connect lenders with an extensive network of loan originators, thereby facilitating new relationships;

Whereas, [Lender Company Name] ("**Lender Client**"), a reputable entity in the financial industry, seeks to enhance its loan originations and expand its market influence through strategic partnerships and innovative recruitment strategies;

Whereas, the Company possesses expertise in the precise targeting, negotiation, and recruitment of loan originators and offers a robust platform designed to streamline the borrower referral process;

Now, Therefore, the parties hereto, motivated by mutual ambitions and in consideration of the mutual covenants and promises contained herein, agree to embark on this collaborative venture, setting forth the terms under which Go Fish Originators will deliver comprehensive services as stipulated in this Service Agreement.

1. Services Provided

1.1 Recruiting Originators

Go Fish Originators provides targeted recruitment services tailored to the Lender Client's needs, ensuring a pipeline of qualified originators aligned with the Lender Client's lending goals and geographic focus.

1.11 Target Selection

The Company will work with Lender Client to decide upon the specific types of originators to target, such as Mortgage Brokers, Real Estate Agents, and/or Commercial Loan Brokers, in states where the Lender Client provides lending services. This strategic selection process ensures that recruitment aligns with the Lender Client's business model and growth objectives.

1.12 Recruitment and Promotion

The Company's Sales Executives will target the pre-chosen originator types and conduct targeted outbound calls, personalized email campaigns, and to a smaller extent - certain types of on-platform outreach to introduce the Lender Client's loan products to the target originators and then negotiate attractive origination fees designed to incentivize originators to re-direct a portion of their ongoing loan originations & borrower referrals to Lending Client's company.

1.121 Loan Origination Fee Negotiations

Lender Client is encouraged to set their loan origination fee matrix (inside their Go Fish Originators Admin Panel Settings) to offer an enticing matrix of loan origination fees that may include:

- An enticing base loan origination fee that is higher than the industry standard
- Possibly higher fees based on loan size, for larger loans, but smaller fees for jumbo loans
- Possibly bonuses based on longer loan terms (as more profit can be made by longer terms)
- Possibly bonuses for larger Year To Date originations from each specific originator specifically to Lender Client

The main strategy is that if (for example) in the Mortgage Lending market, the typical loan origination fee is 3%, if Lender Client offers 4%, then GFO will have an easy task to inform Mortgage Brokers of this and entice them to sign-up and re-direct their loan originations/borrowers to Lender Client's company.

Once this is done in Lender Client's settings GFO will use it to inform and negotiate with target originators. If they are reluctant to accept what Lender Client is offering, we will ask them what it will take to re-direct their deal flow, and we will then gather that feedback and present it to Lender Client.

1.13 Sales Support

To ensure seamless integration, the Company will assist originators with embedding the Lender Client's loan application into their digital properties as well as into their print materials via GFO provided QR code for Lender Client's online loan application. GFO may also provide customizable banners, and interactive widgets that link directly to the Lender Client's online loan application, enhancing accessibility and raising Lender Client's GFO-driven & tracked loan originations.

1.2 Managing Deal Flow

The Company will manage the visibility and accessibility of the Lender Client's lending services on its platform to ensure originators can efficiently connect borrowers to the Lender Client.

1.2.1 Data-Driven Deal Flow Optimization

The Company will leverage advanced data analysis to monitor and optimize the flow of deals originating from loan originators. This process includes tracking performance metrics and adjusting strategies to maximize borrower referrals and completed applications.

1.3 Optional Services Added For Additional Fees

Go Fish Originators offers additional value-added services to amplify the Lender Client's outreach, reputation, and overall success in scaling-up loan originations.

1.3.1 Publisher and Media Influence

The Company will target and negotiate with publishers, bloggers, and media influencers as available originator target types to create professional articles or media postings with tailored content to promote the Lender Client as a trusted and preferred lender while promoting Lender Client's featured loan types, with a tracked link to Lender Client's online loan application directly in the article or posting. Examples include newspaper or magazine articles titled "Top Lenders For First Time Home Buyers" or "Best Loan Options for Military Veterans," strategically distributed to drive targeted traffic.

1.3.2 Featured Promotions

The Lender Client can elect to feature their services prominently across the Company's platform. This includes targeted email campaigns, user's dashboard announcements, and homepage banners, ensuring maximum visibility among all active originators.

1.3.3 Flash Sales

A Flash Sale is when a lender offers a temporary increase of loan origination fees meant for a limited time period to incentivize a higher volume of borrower referrals. These campaigns are designed to create urgency while attracting additional originators that favor the Lender Client's offerings. To execute, once you simply update your loan origination fees in your GFO Admin Panel, inform us, and we can promote it platform-wide as a temporary Flash Sale, and once the time period for the promotion is over, you can simply reset your loan origination fees back to your standard level. We can even place a countdown timer onto targeted platform-wide loan originators.

1.3.4 Customized Outreach Campaigns

Upon request, the Company can design tailored marketing and outreach campaigns that focus on niche loan products or unique originator demographics, ensuring that the Lender Client reaches the exact audience they wish to target.

2. Term

2.1 Duration

This Agreement is effective for ## months from the Start Date, which will occur within two weeks after both parties sign the Agreement, and will end after ## months thereafter.

2.2 Extension of Term

The term of this Agreement may be extended by mutual written agreement between the parties. A request for extension must be made at least 7 days before the current term expires.

3. Compensation & Up-Front Payment

3.1 Price & Contract Minimums

Price: \$50 per hour

Minimum Contract Value: \$8,000

Minimum Contract Hours: 160 (One Full Month)

Minimum Hours Per Week Per Sales Executive: 40 hours

Minimum Guaranteed Performance: 20 Originators /160 hrs

Total Hours of This Contract: ### hours

Total Contract Value: \$#,###

3.2 Pre-Payment Required For Deal Flow Pipeline Contracts

In order to execute on this agreement, GFO must pay our sales executives on an hourly basis, and as such we must obtain payment from Lender Client up-front.

4. Lender Engagement Models

4.1 Direct Hiring Model (This Is The Deal Flow Pipeline Contract)

Lender Clients have the option to directly hire Go Fish Originators to target, negotiate, and recruit loan originators via a Deal Flow Pipeline Contract. GFO provides targeted recruitment services tailored to the Lender Client's needs, ensuring a pipeline of qualified originators aligned with the Lender Client's lending goals and geographic focus.

4.2 Proactive Engagement Model

This model encourages Lender Clients to actively engage with the recruitment process themselves by hiring originators, such as Publishers to write an article promoting Lender Client's loan types, or hiring a Media Influencer with millions of followers to post about Lender Client's loan types. The efforts would include placing Lender Client's Go Fish Tracking URL in order to give the originator credit for their borrower referrals, thereby directly attracting potential borrowers.

4.3 Passive Engagement Model

Lender Clients can opt for a hands-off approach, where they simply sign-up, integrate, and then just "set it and forget it." In this model, Lender Client sets their loan origination fees at an attractive, possibly higher-than-industry-typical-level and then just sit back and let the loan originators come to you, attracted by the competitive loan origination fees.

5. Comprehensive Compensation Structure

5.1 Flexible Service Rates

Services are provided at a standard rate of \$50 per hour for each sales executive hour deployed on the Lender Client's project. Lender Clients may define the initial scope in terms of hours, target number of originators, specific types of originators to target, and specific states, depending on their specific needs.

5.2 Service Expansion Options

Lender Clients are afforded the flexibility to expand their engagement at any point. This can involve scaling up the number of sales executives, extending the hours of the contract, or broadening the target criteria to include additional types or numbers of originators, or adding value added services.

6. Performance Quota

6.1 Quota Requirement

The Company agrees to meet a minimum performance quota as a condition of this Agreement. The Lender Client sets forth that the Company must successfully sign up at least 1 targeted type of originator per 8 sales exec hours.

6.2 Measurement of Quota Fulfillment

Quota fulfillment will be measured based on the number of new originators per 8 sales exec hours of effort, who are fully signed up into the platform each week, from Monday 00:01 AM to Sunday 11:59 PM.

6.3 Reporting and Review

The Company shall provide the Lender Client with a weekly report every Friday detailing the number and details of originators signed up during the week. This report will include information such as the originator's name, location, loan types offered, and other details, and the date they were signed up.

6.4 Failure to Meet Quota

If the Company fails to meet the stipulated quota for any week, the Lender Client reserves the right to initiate discussions for corrective action. Failure to meet the quota for four consecutive weeks or four weeks within any two-month period shall be grounds for the Lender Client to terminate this Agreement pursuant to the termination rights outlined elsewhere in this contract.

7.0 Two-Stage Tracking of Loan Originator Sign-Ups

7.1 Assurance Measure 1: Tracking URL Provision

To ensure that Go Fish Originators accurately signs up users for the Lender Client, a unique tracking URL will be utilized by the Company. This URL is crucial for tracking the users registered to the Lender Client, guaranteeing that each originator is credited correctly and assigned to the Lender Client effectively.

7.2 Assurance Measure 2: CRM Cross-Reference Program

The Company will continuously operate a program that cross-references names of newly signed-up loan originators against Lender Client's targets in the Company's extensive CRM database. This ensures that all newly registered originators align with the Lender Client's strategic goals and recruitment criteria, enhancing targeted recruitment efforts and optimizing the alignment of originators with Lender Client needs. The Company is committed to meticulous oversight in this area to maintain fairness and transparency, thereby fostering a robust and reliable partnership.

7.3 Ongoing Updates and Enhancements

The Company commits to regularly updating and enhancing these tracking mechanisms and related materials based on market feedback and evolving business strategies. Lender Clients and their designated Sales Partners will be notified of any updates and will receive comprehensive training as necessary to implement new materials effectively. This commitment ensures that Lender Clients have access to the latest tools and resources, enabling them to maximize their recruitment efforts and effectively manage their originator networks.

8.0 Professional Conduct and Outreach Protocols

8.1 Ensuring Professional Representation

At Go Fish Originators, we recognize the critical importance of representing our Lender Clients with the highest degree of integrity and professionalism. As we engage with fellow market participants on your behalf, we are committed to upholding the strictest standards of conduct. This commitment is rooted in our understanding that our actions directly impact your reputation and business outcomes.

Our protocol mandates that all representatives rigorously adhere to ethical practices while managing the Deal Flow Pipeline contract. We ensure that every interaction reflects the professionalism expected by our Lender Clients and contributes positively to building strong, respectful market relationships. This approach is intended not only to meet but to exceed the professional expectations set forth by our Lender Clients, thereby fostering trust and enhancing your market standing.

Violations of these professional standards are addressed with the utmost seriousness and may lead to disciplinary measures, including termination of the partnership. We enforce these standards consistently to guarantee that our representation aligns with your esteemed values and business objectives, ensuring that our partnership yields successful and dignified outcomes.

8.2 On-Site Location and Log-in Protocols

Our sales executives work from the office and are required to log into the Company's CRM system at the start and completion of their workday. This protocol ensures accurate tracking of work hours and activities, reinforcing accountability and transparency.

8.3 Workplace Relationships

Our team promotes a collaborative and respectful workplace environment, adhering to company policies regarding behavior and interactions. This ensures all workplace interactions are conducted respectfully and without any inappropriate behavior.

8.4 Upholding Company Integrity

When representing the Company, sales executives are expected to uphold the Company's integrity and values. This includes complying with all relevant laws and regulations and avoiding any actions that could damage the reputation of the Company.

8.5 Compliance and Reporting

It is mandatory for sales executives to report any deviations from these standards to the company's management. The Company ensures that all such reports are treated with the utmost seriousness and confidentiality.

9. Lender Client Right To Terminate

9.1 Automatic Termination

This Agreement will terminate automatically upon the occurrence of any of the following events: cessation of the Company's business operations, bankruptcy, receivership, dissolution of the Company, or the death of the Lender Client's principal.

9.2 Right to Terminate for Cause

Lender Client may terminate this Agreement immediately without prior notice if The Company fails to comply with the terms set forth herein.

9.3 Performance-Based Termination

The Lender Client reserves the right to terminate this Agreement immediately and without prior notice if the Company fails to meet the quota of signing up at least 1 originator per 8 sales exec hours of effort.

9.4 Mutual Termination

This Agreement may also terminate by mutual agreement of both parties, documented in a written amendment to this Agreement, signed by duly authorized representatives of both parties.

10. Confidentiality and Intellectual Property

10.1 Company Retains All Intellectual Property of the Platform

All ideas, notes, programming, coding, diagrams, materials, data, and information resulting from the Company's services under this Agreement shall at all times remain the property of the Company and shall not be merged with or otherwise annexed to any real or personal property of the Lender Client.

10.2 Confidentiality

The Lender Client shall treat this agreement as confidential and shall not reveal any part of it to any third parties without the Company's express written consent. The Lender Client agrees to maintain the confidentiality of this agreement regardless of the term or termination of this agreement.

11. Indemnification by Lender Client

11.1 Indemnification by Lender Client

Aside from issues regarding commissions owed to the Company, the Lender Client shall hold harmless and indemnify the Company from and against any and all claims, actions, suits, proceedings, costs, expenses, damages, and liabilities arising from any negligent act or omission by the Lender Client, its agents, contractors, or employees.

12. Representations of Lender Client

12.1 Representations of Lender Client

The Lender Client represents and warrants that they have full power and authority to enter into this Agreement and that this Agreement constitutes a legal, valid, and binding obligation on the part of the Lender Client.

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Execution of Agreement

This document was duly executed by the undersigned parties as a binding agreement on the effective date shown below. In witness whereof, the parties hereto have set their hands to confirm their commitment to the terms stipulated herein:

Lender Client: Name	COMPANY: Go Fish Originators, Inc.
(Sign Name Here)	(Sign Name Here)
(Print Name Here)	(Print Name Here)
Title:	Title:
Date:	Date:

We thank you for your commitment and look forward to providing you our services with dedication and diligence. Please do not hesitate to reach out to us with any further questions or modifications needed regarding this agreement.

For any inquiries regarding this agreement, please contact:
Joseph M. Baliva
Position: CEO
Email: CEO@GoFishOriginators.com
