



Southwestmart, Inc.

1535B Hawkins Blvd #133 El Paso, TX 79925

Website: www.swmFinancial.com

Email: support@swmFinancial.com

Dear Future Home Owner:

Please follow the instructions below. This is a revolutionary initiative that provides a means for consumers seeking home-ownership to acquire the home of their choice. This is a No Credit Check, No Income Verification program.

The funding program or home acquisition (comparable to financing) and home reacquisition (comparable to refinancing) are provided by an exclusive investor network. The investor network is not a lender or broker; rather it is a nationwide network of investors that can put you in a home when other lenders say no to a bad credit mortgage loan for you.

What is the role of Southwestmart, Inc. in this? The home trust program does not deal directly with individual consumers. Southwestmart, Inc, as an authorized affiliate of the trust program, will render consulting services and information concerning the home acquisition/reacquisition programs through the program.

Step One: Please send us the enclosed Client Consulting Fee Agreement. A copy of the Client Consulting Fee Agreement can be submitted to Southwestmart, Inc. as an email attachment to: support@swmfinancial.com, faxed to: (877) 815-0654, or mailed to the address above. The \$750 Consulting Fee Payment can be in the form of a check, money order or cashier's check made out to Southwestmart, Inc. Payment can also be made online at: <http://www.swmfinancial.com/payfee.htm>. The fastest way to get started is to email or fax us a copy of the Client Consulting Fee Agreement and pay the \$750 Consulting Fee Payment online. Upon receipt of the Consulting Fee Payment and a completed copy of the Client Consulting Fee Agreement, the Client will be sent a trust program application and the required Residential Acquisition/Reacquisition Program Guide via an email PDF attachment.

Step Two: Please read over everything in the Residential Acquisition/Reacquisition Program Guide and then forward the program application with your check or money order made out to the trust for \$750 for the analysis fee to Southwestmart, Inc. We will tell you the exact name to make your check/money order out to after you have paid the consulting fee. Do not fax the application to the trust, send it to us and we will review it before it can be forwarded to the Trust. Please be advised that the analysis fee is refundable exclusively in the event that you are not approved by the program on this specific application. Be sure to fill out the rest of the application completely, especially the Character References.

- **What happens next after Southwestmart, Inc. reviews and sends your paperwork and analysis fee to AHT?**
- Application and analysis fee is received by the program.
- Applicant references are verified.
- Formal approval is issued.
- Approval letter is provided.
- Investor is assigned to the applicant file.
- Consideration is submitted.
- Important applicant disclosures are presented and executed.
- Appraisal is ordered and issued in the name of the assigned investor.
- Investor secures a non-owner occupied investor loan for the property.
- Closing is scheduled.
- At closing, the assigned investor closes on the conventional loan. Applicant closes on the trust agreement and the trust is executed.
- The applicant receives the keys to the property.

Please let us know if we can be of any help. Please email us at support@swmfinancial.com with your questions. If you have a urgent question, please call (915) 588-5798 9am-3pm MST.

Sincerely,

Southwestmart, Inc.



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CLIENT CONSULTING FEE AGREEMENT

This Agreement (hereinafter referred to as the "Agreement") is made and entered into by and between _____ (hereinafter referred to as the "Client") and Southwestmart, Inc a Delaware Corporation (hereinafter referred to as Southwestmart). Southwestmart will render consulting services and information to the Client with respect to the financial transaction as outlined in the Residential Property Acquisition or Reacquisition Application as is appropriate. For consulting services, for direct submission or instructions on correct submission of the Client's Application to home acquisition/reacquisition program for the Client by Southwestmart, and information rendered to the Client concerning the home acquisition/reacquisition programs, Southwestmart's Consulting Fee will be \$750 payable as follows:

The \$750 Consulting Fee payment to be paid at the time of submitting this completed Client Consulting Fee Agreement. A copy of the Client Consulting Fee Agreement can be submitted to Southwestmart, Inc. as an email attachment to: support@swmfinancial.com , faxed to: (877) 815-0654, or mailed to the address above. The \$750 Consulting Fee Payment can be in the form of a check, money order or cashier's check made out to Southwestmart, Inc. Payment can also be made online at the following URL: <http://www.swmfinancial.com/payfee.htm>. THE CONSULTING FEE IS 100% REFUNDABLE IF THE CLIENT'S APPLICATION IS NOT ACCEPTED PROVIDED THAT THE CLIENT RETURNS THE COMPLETED APPLICATION, THE ANALYSIS FEE AND ALL REQUESTS FOR INFORMATION AND APPRAISALS. Upon receipt of the Consulting Fee Payment and a completed Client Consulting Fee Agreement, the Client will be sent a home acquisition/reacquisition application and the required Residential Acquisition/Reacquisition Program Guide via an email PDF attachment. The Client should then complete the program application and return it along with a check/money order for the \$750 Analysis Fee and send it to Southwestmart, Inc.

Approval by the program is when the program's Approval Letter is issued which constitutes an approval from that expires one (1) year from the date of issue of the Approval Letter. If for any reason you do not close on this transaction, the Consulting fee will be limited to the amount paid before the delivery of the Approval Letter.

In witness whereof, the parties, either individually or through their authorized representatives, have signed this Agreement effective as of the date set forth in this Agreement.

Accepted by Southwestmart, Inc.:

Southwestmart, Inc.

Accepted by Client:

Client Signature

Date

Printed Name