

# Referral Fee Agreement

This Referral Fee Agreement (hereinafter the "Agreement") is made on \_\_\_\_\_ (the "Effective Date"), by and between **KGFA Capital Ventures Inc. dba LENDINERO**, whose corporate address is 7950 N.W. 53<sup>rd</sup> Street Suite 337, Doral, FL 33166 (hereinafter referred to as the Service Provider and \_\_\_\_\_, hereinafter referred to as the "Referrer".

WHEREAS, the service provider; provides business loans and business financial services to businesses. The service provider can act as a lender, a syndicate lender or as loan intermediary with its funding partners and via its proprietary online platform. The service provider can provide short-term business loans, business cash advances, business lines of credit, equipment financing, commercial real estate loans and SBA7a loans.

WHEREAS, Referrer can refer potential clients to the service provider and desires to act as an intermediary finder of potential clients for service provider's services. A potential client is a business owner who is interested in obtaining a business loan.

NOW, THEREFORE, in consideration of the premise and the mutual promises and covenants contained herein, the parties agree as follows:

## I. TERM AND TERMINATION.

The term of this Agreement shall commence on the Effective Date and shall continue in full force and effect for an unlimited time from the date of this Agreement (the "Term") unless earlier terminated by either party upon at least 3 days' prior written notice.

## II. REFERRALS

For the term of this Agreement, Referrer may introduce prospective clients to the Service provider who are not already known to the Service provider. A referral is the name of the business owner and contact information to include telephone number and or email address. The referral may be a business owner that the referrer knows or can be generated via online marketing to include online forms provided by us to the referrer. A referral can be provided via email, text, WhatsApp, or an online form and must include the business owners name, contact number, email and the business owner must be interested in obtaining more information about business financing or is interested in applying for a business loan.

Once we receive the name of the potential client and contact information, an experienced agent from our office or one of our contact centers will contact the potential client, conduct a prequalification, provide information about the programs, obtain the appropriate loan application, obtain financial document, submit to our processor and our underwriters, review offers, structure the loan program, provide offers, negotiate the transaction, obtain closing documents and close the transaction. You as the referrer only refer the name and our agents do all the work.

## III. FEES AND PAYMENT.

The following must take place for the Referrer to be paid. If these conditions are not met, Referrer will receive no payment. You will be paid if the business owner you referred to us, obtains a business loan or business financing with us or one of our funding partners or investors.

**The Referrer's fee shall be .700% of the loan amount.** Examples:

Example 1:

If the client you referred obtains a loan for \$20,000 x .700%, your commission would be \$140 USD.  
If the client you referred obtains a loan for \$50,000 x .700%, your commission would be \$350 USD  
If the client you referred obtains a loan for \$100,000 x .700%, your commission would be \$700 USD  
If the client you referred obtains a loan for \$200,000 x .700%, your commission would be \$1400 USD  
If the client you referred obtains a loan for \$300,000 x .700%, your commission would be \$2100 USD

**IV. PAYMENTS**

We will pay the commissions, 5 business days after the client obtains funding on Friday or the following Friday via ACH or Zelle. Holidays and weekends are excluded. To get paid please provide the following:

**If you want to be paid ACH, please provide Bank account information:**

Name of the bank account: \_\_\_\_\_  
Bank name: \_\_\_\_\_  
Account number: \_\_\_\_\_  
Routing number: \_\_\_\_\_

**If you want to be paid via Zelle, please provide zelle payment information:**

Email of zelle account: \_\_\_\_\_  
Cellular of zelle account: \_\_\_\_\_

Also, please fill out the attached W9 form.

**V. FINAL AGREEMENT.**

This Agreement represents the entire agreement with respect to the subject matter hereof and terminates and supersedes all prior understandings or agreements with respect to such matters. This Agreement may be amended only in writing signed by both parties.

**VI. LEGAL CONSTRUCTION.**

In the event any one or more of the provisions contained in this Agreement shall for any reason be held invalid, illegal, or unenforceable in any respect, that invalidity, illegality, or unenforceability shall not affect any other provisions. This Agreement shall be construed as if the invalid, illegal, or unenforceable provision had never been contained in it.

**VII. GOVERNING LAW.**

This Agreement shall be governed by the laws of the state of Florida, without giving effect to principles of conflicts of law.

**VIII. SIGNATORIES.**

This Agreement shall be executed on behalf of the Service provider by KGFA CAPITAL VENTURES INC. DBA LENDINERO and on behalf of the Referrer. The Agreement shall be effective as of the Effective Date first written above.

**SERVICE PROVIDER:**

KGFA CAPITAL VENTURES INC. DBA LENDINERO

By: \_\_\_\_\_ Date: \_\_\_\_\_  
Gil Zapata, President

**REFERRER:**

\_\_\_\_\_ (print your name)

Your email: \_\_\_\_\_  
Your cellular number: \_\_\_\_\_

By: \_\_\_\_\_ Date: \_\_\_\_\_  
[Digital Signature is acceptable]

# Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

**1** Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

**2** Business name/disregarded entity name, if different from above

**3** Check appropriate box for federal tax classification; check only **one** of the following seven boxes:  
 Individual/sole proprietor or single-member LLC  
 Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ \_\_\_\_\_  
 Other (see instructions) ▶ \_\_\_\_\_  
 C Corporation  
 S Corporation  
 Partnership  
 Trust/estate

**4** Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):  
 Exempt payee code (if any) \_\_\_\_\_  
 Exemption from FATCA reporting code (if any) \_\_\_\_\_  
*(Apply to accounts maintained outside the U.S.)*

**5** Address (number, street, and apt. or suite no.)  
 Requester's name and address (optional)

**6** City, state, and ZIP code

**7** List account number(s) here (optional)

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Social security number									
				-			-		
OR									
Employer identification number									

## Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶	Date ▶
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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at [www.irs.gov/fw9](http://www.irs.gov/fw9).

### Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
  - Form 1099-C (canceled debt)
  - Form 1099-A (acquisition or abandonment of secured property)
- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding?* on page 2.

By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued).
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.