



Where Your Credit Becomes a Real Asset

ENTREPRENEUR SEARCH AND MATCH SERVICE AGREEMENT

Effective Date: _____

Business Partner: _____, an Individual.

Email: _____ Cell Phone: _____

Address: _____

INTRODUCTION

This Entrepreneur Search and Match Service Agreement (“Agreement”) is entered into on the Effective Date stipulated above, by and between the Business Partner identified above (“Business Partner”) and Venturezone Partners Inc (“Company”), having an address of 5500 Greenwood Plaza Blvd, Suite 130, Greenwood Village, CO 80111 and an email address of Support@CreditPartnerPro.com, collectively referred to herein as the “Parties.”

The Company provides a professional service designed to match qualified Business Partners with Entrepreneurs seeking collaboration for business and funding opportunities. By entering into this Agreement, the Business Partner agrees to participate in the program and acknowledges that the Company’s primary role is facilitating the introduction and matching process. The Company does not control lender decisions, repayment performance, the parties’ subsequent relationship, or funding outcomes.

This Agreement outlines the terms, responsibilities, and protections for both Parties to promote clarity, fairness, and mutual understanding.**1. NO GUARANTEES OF ENTREPRENEUR PERFORMANCE**

The Company’s role is limited to facilitating introductions between Business Partners and Entrepreneurs. The Company cannot and does not guarantee the honesty, reliability, or financial capacity of any matched Entrepreneur. The Company cannot and does not guarantee that the Entrepreneur will fulfill their obligations under the Partnership Agreement or in the business relationship. The Company cannot and does not guarantee the success, financial outcomes, or longevity of the resulting relationship.

The Business Partner understands that the outcomes of the partnership depend entirely on the mutual efforts of the Entrepreneur and the Business Partner.

2. ACKNOWLEDGMENT AND ASSUMPTION OF RISKS

The Business Partner acknowledges that participating in this program inherently involves risks, including but not limited to financial loss, potential impact on credit scores, disputes or disagreements with the Entrepreneur, and failure to achieve desired business goals or outcomes.

These risks are a normal part of business partnerships and cannot be entirely avoided. The Business Partner agrees to evaluate their own risk tolerance before participating in the program and to accept full responsibility for the outcomes of the match, including any adverse consequences.

This clause is intended to ensure the Business Partner fully understands and accepts the inherent risks of business ventures.

3. MATCHING PROCESS AND RESPONSIBILITIES

The Company will use commercially reasonable efforts to match the Business Partner with an Entrepreneur whose profile aligns with the Business Partner's interests and qualifications.

The Business Partner acknowledges and agrees that the Company's primary role is facilitating the introduction and matching process. Once the Parties are introduced and the Partnership Agreement is executed, the Business Partner is responsible for understanding and fulfilling their obligations under the applicable agreement.

The Company does not control lender decisions, repayment performance, the parties' subsequent relationship, or funding outcomes.

4. RELEASE OF LIABILITY

To the fullest extent permitted by applicable law, the Business Partner releases the Company, its affiliates, employees, contractors, and representatives from claims arising out of or related to the actions or inactions of a matched Entrepreneur, disputes between the Business Partner and the Entrepreneur, or the failure of the business relationship to meet expectations or achieve intended results.

This release does not waive any right or remedy that cannot legally be waived, and does not apply to claims based on the Company's own fraud, intentional misconduct, or any other liability that cannot be limited or waived under applicable law.

5. GOOD FAITH, INTEGRITY, AND PROTECTION AGAINST ABUSIVE OR FRAUDULENT CONDUCT

Both Parties agree to act in good faith and maintain professionalism, honesty, and mutual respect throughout the term of this Agreement.

The Business Partner agrees to avoid conduct that is abusive, fraudulent, extortionate, or harassing toward the Company or its representatives, including attempts to coerce the Company into actions or remedies not provided under the applicable agreements.

NOTE: Nothing in this Agreement restricts any person's right to provide a truthful or non-defamatory review or to communicate or cooperate with any governmental, regulatory, or law-enforcement agency.

If the Business Partner violates this section, the Company reserves the right to terminate the Agreement immediately, initiate arbitration to recover damages caused by the Business Partner's conduct and seek damages for abusive or fraudulent behavior.

By signing this Agreement, the Business Partner acknowledges the importance of professionalism and integrity in maintaining a successful program.

6. COMMITMENT TO THE ENTREPRENEUR AND RESPONSIBILITY TO HONOR THE MATCH

The Business Partner acknowledges that their participation in this program represents a serious commitment to the matched Entrepreneur.

Once matched, the Business Partner agrees to fully cooperate with the Entrepreneur and act in good faith. The Business Partner acknowledges that the participation represents a serious commitment and agrees to communicate proactively with the matched Entrepreneur regarding availability. The Business Partner agrees to honor the terms of the Partnership Agreement as a matter of professionalism and fairness.

By signing this Agreement, the Business Partner affirms their understanding of these responsibilities and agrees to fulfill them.

7. DISPUTE RESOLUTION

This Agreement shall be governed by the laws of the State of Colorado, except to the extent otherwise required by applicable law. Neither Party may assign this Agreement without prior written consent, except as otherwise permitted by law or by written agreement of the Parties. If any provision is found unenforceable, the remainder shall remain in effect. This document represents the agreement between the Parties regarding the subject matter addressed herein and may only be amended in writing signed by both Parties.

Certain private disputes arising from or related to this Agreement may be subject to final and binding arbitration under the applicable agreement. If arbitration applies, it shall be administered first by Net-ARB (www.net-arb.com), and if unavailable or unwilling, then by Arbitration Resolution Services (ARS) (www.arbresolutions.com), unless the applicable agreement provides otherwise. If neither is available and the applicable agreement so permits, the matter may be submitted to a court of competent jurisdiction in Colorado.

To the extent arbitration or court proceedings are governed by an applicable agreement, they may be conducted on an individual basis rather than as part of any collective or class action, to the extent permitted by law.

Nothing in this Agreement limits lawful communications with governmental, regulatory, or law-enforcement agencies or any rights that cannot legally be waived.

The arbitrator or decision-maker shall apply the governing agreement and applicable law. Each Party shall bear its own arbitration costs unless otherwise required by the provider, the arbitrator, the governing agreement, or applicable law. Any dispute-resolution provision that by its nature survives termination or expiration of this Agreement shall survive accordingly.

8. EXHIBIT A: PARTNERSHIP AGREEMENT

Attached as Exhibit A is the current version of the Partnership Agreement that the Business Partner will be required to sign with the matched Entrepreneur upon completion of the match.

The Business Partner is encouraged and required to carefully review the Partnership Agreement, which includes the specific terms and obligations of both the Business Partner and the Entrepreneur, the complete compensation structure for the Business Partner, detailing how compensation will be calculated and when and how payments will be made, and all other relevant terms and conditions governing the relationship.

The Business Partner acknowledges and agrees that, unless otherwise agreed in writing directly with the Entrepreneur, the compensation structure outlined in the Partnership Agreement represents the total and complete compensation the Business Partner will receive for their participation in the partnership. It is their responsibility to carefully review and fully understand the compensation terms, including how much they will be paid and how payments will be calculated. Any questions or clarifications regarding compensation must be addressed before signing the Partnership Agreement with the Entrepreneur.

The Partnership Agreement attached as Exhibit A is intended to ensure transparency and reduce any potential misunderstandings. While the terms are subject to occasional updates and revisions, the final version presented at the time of the match will reflect the most current and applicable terms.

By signing this Agreement, the Business Partner confirms that they have reviewed or will review Exhibit A in detail, understand the compensation structure, and accept the terms as a condition of participation in the program.

9. GENERAL TERMS

This Agreement represents the complete understanding between the Parties and supersedes any and all other verbal or written representations. If any provision of this Agreement is deemed unenforceable, the remaining provisions shall remain in full force and effect. Notices shall be sent via email (with proof of sending), certified or registered mail (with tracking), or courier service (with delivery confirmation). The Business Partner may not assign this Agreement without prior written consent from the Company. This Agreement is governed by the laws of the State of Colorado.

With my signature below, I affirm that I have read and understand this Agreement.

Business Partner: _____
(Signature)

For Company: _____
(Signature), Name and Title

LEGAL TERMS ACKNOWLEDGMENT

Effective Date: _____

This document constitutes a stand-alone agreement entered into by the undersigned ("Customer") in connection with the purchase or use of any products or services offered by Venturezone Partners Inc ("Company"), including but not limited to corporate entities, shelf corporations, registered agent services, mail forwarding services, and all related offerings. This document reinforces and supplements the legal enforceability of the Company's Terms of Use and incorporated policies.

1. GENERAL RELEASE OF LIABILITY: To the fullest extent permitted by applicable law, Customer releases the Company, its officers, directors, owners, contractors, employees, registered agents, affiliates, successors, and assigns from claims, causes of action, losses, liabilities, damages, costs, and expenses arising from or related to products or services provided by the Company, except for claims based on fraud, intentional misconduct, or any liability that cannot lawfully be waived or limited.

2. LIMITATION OF LIABILITY: In the event of any legal claim by Customer, the Company's total liability shall be limited to the total amount actually paid by the Customer to the Company for the product or service that is the subject of the dispute, not including any mailing or pass-through costs. In no event shall the Company be liable for any consequential, incidental, indirect, special, exemplary, or punitive damages, except where such limitation is prohibited by applicable law (including cases of gross negligence, fraud, or intentional misconduct). Nothing in this clause limits any statutory right or remedy that cannot lawfully be waived.

3. AGREEMENT TO ARBITRATE: Certain private disputes arising out of or related to Customer's order, the services provided, the Company's websites, or any agreement between Customer and the Company may be subject to final and binding arbitration under the applicable agreement.

If arbitration applies, it may be administered, in order of preference, by net-ARB (www.net-arb.com), Arbitration Resolution Services (www.arbresolutions.com), RapidRuling (www.rapidruling.com), Brief by Ejudicate (www.ejudicate.com), or the American Arbitration Association (www.adr.org), unless the controlling agreement provides otherwise. If none accept jurisdiction and the applicable agreement so permits, the matter may be filed in a court of competent jurisdiction in Colorado.

To the extent permitted by applicable law and the governing agreement, arbitration may be conducted on an individual basis rather than as part of any class action, collective arbitration, mass arbitration, or representative proceeding.

Nothing in this clause waives rights that cannot legally be waived, and nothing limits lawful communications with governmental, regulatory, or law-enforcement agencies.

This clause is governed by the Federal Arbitration Act and Colorado law and survives termination to the extent applicable.

4. INDEMNIFICATION: Customer agrees to indemnify, defend, and hold harmless Venturezone Partners Inc ("Company"), its owners, officers, directors, employees, contractors, agents, affiliates, successors, and assigns from claims, losses, damages, liabilities, judgments, costs, and expenses (including reasonable attorneys' fees and arbitration or court costs) arising from or related to: (a) Customer's breach of this agreement or any applicable incorporated policy or agreement; (b) Customer's misuse of the Company's products, services, or websites; or (c) third-party claims arising from Customer's conduct, to the extent permitted by applicable law.

5. ENTIRE AGREEMENT: This document, together with the Terms of Use and any applicable incorporated policies or agreements, represents the agreement between the parties regarding the subject matter addressed herein. Customer acknowledges that they should rely on the written agreements governing the transaction and not on any statement that conflicts with those written terms.

6. NO DURESS OR COERCION: Customer acknowledges they have had the opportunity to consult legal counsel, are entering into this agreement voluntarily, and are not under duress, coercion, or undue influence. Customer affirms understanding of the English language and all terms herein.

7. GOVERNING LAW: This document is governed by and shall be construed under the laws of the State of Colorado, without regard to its conflict of law principles.

BY SIGNING BELOW, CUSTOMER AGREES TO BE LEGALLY BOUND BY ALL TERMS HEREIN.

Customer (Signature)

EXHIBIT A
PARTNERSHIP AGREEMENT

Effective Date: _____.

Corporation: _____, the ("Company").

Active Partner ("Entrepreneur"): _____,

Email: _____ Cell Phone: _____

Address: _____

Silent Partner ("Business Partner"): _____,

Email: _____ Cell Phone: _____

Address: _____

This Agreement is entered into on the Effective Date above between the Entrepreneur and Business Partner (together, the "Partners"). It outlines their respective roles, rights, and responsibilities in connection with the Company named above ("Company").

1. Purpose and Term: This Agreement governs the relationship between the Entrepreneur and the Business Partner in connection with the lawful operation of the Company. It shall remain in force until the dissolution of the Company or termination by mutual written consent, subject to the provisions herein.

2. Structure, Responsibilities, and Dissolution: The Entrepreneur and Business Partner agree to a clear division of responsibilities aligned with their respective contributions to the Company. The Business Partner holds legal title to the Company's equity interest and provides essential support in securing credit and financing. The Entrepreneur oversees all daily operations, assumes financial responsibility, and manages the business in accordance with this Agreement. The Entrepreneur covers all costs and filings related to the Company and Partnership. The Business Partner may exercise governance rights only as necessary to fulfill their role, and does not engage in day-to-day management. This arrangement is structured lawfully to reflect a legitimate business relationship based on defined roles and obligations. In the event of dissolution: Company debts shall be paid first. Remaining funds shall go to the Business Partner until all guaranteed Credit Accounts and Business Partner Fees are paid. Any balance shall be distributed to the Entrepreneur.

3. Business Partner Fees: Business Partner shall be paid a Monthly Fee on the 15th of each Month, for the prior month, in arrears, on Credit Accounts which Business Partner personally guarantees the debt. The Monthly Fee shall be calculated using the percentages explained below based on the Total Outstanding Balances as of the last day of each Month, except for Credit Card Processing which shall be based on Monthly Processing Volume:

Unsecured: 1% up to \$100,000 and **0.5%** over \$100,000. Includes Credit Cards, Charge Cards, Loans, and Lines of Credit without Collateral.

Real Estate: 0.15%. Includes Loans, Leases and Lines of Credit on Real Estate.

Equipment: 0.25%. Includes Loans, Leases and Lines of Credit on Equipment and Vehicles.

FYI: Formula to Calculate Current “Outstanding Balance” on Leases: (Monthly Payment MULTIPLIED BY Lease Term in Months) MINUS Payments Made. Example: \$1,000 per Month for a Term of 120 Months is \$120,000 Initial Outstanding Balance, minus for example, 6 Months of payments already made in the past equaling \$6,000, results in a Current “Outstanding Balance” of \$114,000.

Credit Card Processing: 2% of Monthly Processing Volume up to 1st \$50,000 each Month, and 1% of Monthly Processing Volume over \$50,000 each Month.

Application Fees and Late Charges: Business Partner shall be paid \$50 Application Fee for each Credit Application submitted by Business Partner or on Business Partner's behalf, at the written request of the Entrepreneur, that results in one or more inquiries on Business Partner's Credit. Any Monthly Fee Payment that is not paid by Entrepreneur to Business Partner within 15 Calendar Days after the Due Date is considered a Late Payment and subject to a \$100 Late Fee plus accrued Interest at the Highest Interest Rate allowed by Law, or 10% per Year, whichever is greater.

Fee Advances: To motivate and facilitate timely cooperation from the Business Partner, the Entrepreneur agrees to provide advance payments toward fees that are already expected to become due under this Agreement. These are not extra or additional costs for the Entrepreneur, are not bonus earnings or compensation for the Business Partner, and are described collectively as the "\$2,500 Total Available Advances" (\$500 Contract Signing Advance + \$2,000 First Funding Advance). Specifically, upon execution of this Agreement, and once the Business Partner provides a full credit report, valid government-issued ID, Social Security card, and a recent utility bill confirming their home address, the Entrepreneur shall advance \$500 from their own funds (Contract Signing Advance). Then, once the first funding application is submitted and approved, and proceeds from that approval become available, the Entrepreneur shall pay an additional \$2,000 from those proceeds as the First Funding Advance. These \$2,500 Total Available Advances are early payments toward future Business Partner Fees that would otherwise become payable under this Agreement.

4. Financial and Legal Protections for the Business Partner: The Entrepreneur acknowledges the trust placed by the Business Partner and agrees to the following safeguards intended to support the Business Partner's interests, subject to the terms of this Agreement and any applicable lender agreements:

4.1. Indemnification: The Entrepreneur agrees to indemnify and hold harmless the Business Partner against direct and provable losses, claims, or liabilities (excluding punitive or exemplary damages) arising from defaults on credit obligations personally guaranteed by the Business Partner, to the extent permitted by applicable law and subject to the terms of this Agreement.

4.2. Optional Reserve Account: As an optional risk-management measure, the Entrepreneur and Business Partner may mutually agree to establish a Reserve Account to support timely payments on guaranteed credit. If created, its terms will be defined in a separate written agreement. Participation involves financial and credit risk, and any optional reserve arrangement does not eliminate the Credit Partner's obligations to lenders where applicable.

4.3. Security Interest: The Entrepreneur grants the Business Partner a security interest in the Company's relevant assets to help support repayment obligations if required, subject to applicable law and any necessary documentation.

4.4. Right to Terminate & Request Removal: If the Entrepreneur fails to meet obligations under this Agreement, the Business Partner may terminate this Agreement upon 30 days' notice, subject to any cure rights stated elsewhere in the Agreement. The Entrepreneur must then request that lenders remove the Business Partner from any personal guarantees where applicable. However, lender approval of any such request is not guaranteed. Under the agreement between the parties, the Entrepreneur remains responsible for repayment, but if the Business Partner signed or personally guaranteed financing, the lender may still hold the Business Partner responsible under the lender's agreement if the Entrepreneur does not perform.

4.5. Allocation of Responsibility Between the Parties: As between the Entrepreneur and the Business Partner, the Entrepreneur is responsible for business operations, repayment obligations, and performance under this Agreement.

However, if the Business Partner signs or personally guarantees financing, the lender may hold the Business Partner responsible under the lender's agreement according to its terms.

4.6. Dispute Resolution: Certain private disputes may be subject to mediation, arbitration, or other dispute-resolution procedures under the applicable agreement. Nothing in this Agreement limits lawful communications with governmental, regulatory, or law-enforcement agencies or any rights that cannot legally be waived.

5. Company Bank Accounts: Business Partner agrees to open and assist as needed in the maintenance and operation of each Operating Bank Account for the Company and to give Entrepreneur full online access at all times to every Operating Bank Account of the Company, including full access to add payees and make payments via all available payment options such as Bill-pay, ACH, Wire Transfer, etc. Should Business Partner use any of the funds obtained for the Company for any purpose without the express authorization of the Entrepreneur, then whatever amount is used by Business Partner without the express authorization of the Entrepreneur shall be considered as a Credit towards any amount owed by Entrepreneur to Business Partner, and shall give the Entrepreneur the option but not the obligation to terminate this Agreement immediately, without penalty, and without any further Fees of any kind due to Business Partner, which shall also cause any unpaid Business Partner Fees to be waived by Business Partner. In the event the Entrepreneur's access to an Operating Account is made unavailable by the Bank or by the Business Partner, then until such access is restored, it shall be assumed that Business Partner has utilized all the funds in the Operating Account for another purpose and in breach of this Agreement. Any other Bank Account, Brokerage Account, or any kind of Financial Account which is considered an Asset and is not a Reserve Account, shall be considered an "Operating Account" under this Agreement. The Entrepreneur and Business Partner may mutually agree to create a Reserve Bank Account to support monthly credit obligations during temporary disruptions. If agreed upon, the terms must be specified in a separate signed Addendum. This Agreement does not require such an account unless both Parties explicitly agree in writing.

6. Business Partner Responsibilities: Respond promptly to all communications from the Entrepreneur and lenders. Support efforts to secure and maintain financing, in good faith. May only use Company funds as authorized in this Agreement or with written Entrepreneur consent.

7. Legal Terms and Dispute Resolution: This Agreement shall be governed by the laws of the State of Colorado, except to the extent otherwise required by applicable law. Neither Party may assign this Agreement without prior written consent, except as otherwise permitted by law or by written agreement of the Parties. If any provision is found unenforceable, the remainder shall remain in effect. This document represents the agreement between the Parties regarding the subject matter addressed herein and may only be amended in writing signed by both Parties.

Certain private disputes arising from or related to this Agreement may be subject to final and binding arbitration under the applicable agreement. If arbitration applies, it shall be administered first by Net-ARB (www.net-arb.com), and if unavailable or unwilling, then by Arbitration Resolution Services (ARS) (www.arbresolutions.com), unless the applicable agreement provides otherwise. If neither is available and the applicable agreement so permits, the matter may be submitted to a court of competent jurisdiction in Colorado.

To the extent arbitration or court proceedings are governed by an applicable agreement, they may be conducted on an individual basis rather than as part of any collective or class action, to the extent permitted by law. Nothing in this Agreement limits lawful communications with governmental, regulatory, or law-enforcement agencies or any rights that cannot legally be waived.

The arbitrator or decision-maker shall apply the governing agreement and applicable law. Each Party shall bear its own arbitration costs unless otherwise required by the provider, the arbitrator, the governing agreement, or applicable law. Any dispute-resolution provision that by its nature survives termination or expiration of this Agreement shall survive accordingly.

By signing below, each Party affirms that they have read and understood this Agreement.

Entrepreneur: _____
(Signature)

Business Partner: _____
(Signature)

Exhibit A

Assignment of Shares in

A _____ Corporation

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, the undersigned Shareholder of the Corporation stipulated above, “Assignor”, a Corporation existing under the laws of the State stipulated above, hereinafter “Corporation”, does hereby assign, transfer and warrant to

_____, “Assignee”,

all of his/her/its shares in the Corporation.

The Bylaws of the Corporation does not prohibit assignment of shares and an assignment of all of the Corporation’s shares does not dissolve the Corporation. An assignment entitles the assignee to receive distributions of cash and other property and the allocations of profits, losses, income, gains, deductions, credits, or similar items to which the assignee's assignor would have been entitled. The Assignor ceases to be a shareholder upon assignment of all the assignor's shares in the Corporation.

By execution hereof, Assignor transfers all shares (100% of the Corporation) to Assignee on the Effective Date specified below.

Full Legal Name of Shareholder (“Assignor”)

Signature

Effective Date

PARTNERSHIP GUIDE

This Partnership Guide is entered into simultaneously with the Partnership Agreement and is intended to provide both parties with a clear, fair, and practical understanding of how the partnership may function, how funding may be pursued, and how both parties should conduct themselves to support a successful outcome. This document does not modify the Partnership Agreement, but supports its proper execution through clarity, cooperation, and shared expectations.

1. Commitment to the Partnership

By signing the Partnership Agreement, both parties acknowledge that meaningful time, coordination, and opportunity have been invested to form this relationship. Each party is relying in good faith on the other's continued cooperation to pursue funding and business activity that may reasonably benefit both sides. Because of this mutual reliance, clear and timely communication regarding availability and capacity is essential. Either party may, with reasonable notice, raise concerns about cooperation through the dispute-resolution process described in the applicable agreement. This principle applies equally and fairly to both parties. Prolonged non-responsiveness or refusal to reasonably participate may be treated as a failure to cooperate under the Partnership Agreement.

2. Professional Conduct, Honesty, and Communication

Both parties agree to maintain honest, respectful, and professional conduct at all times. Each party must keep commitments made to the other, respond in a timely manner, and communicate clearly regarding availability, progress, or obstacles. Communication should occur consistently through a mutually agreed messaging platform that allows reliable and continuous contact. During normal business hours, messages should be answered promptly or acknowledged with an expected response time. When discussion requires more depth, a call or scheduled meeting should occur without unnecessary delay. Consistent communication and reliability are essential foundations of partnership success.

3. Understanding of the Match Service Fee

Both parties acknowledge that any fee previously paid to arrange the introduction and partnership was solely for the professional service of locating, qualifying, coordinating, and finalizing the relationship. That fee is not compensation to the business partner and is not shared with the business partner. All earnings to the business partner arise only from funding or business activity completed after the partnership begins, as governed exclusively by the Partnership Agreement.

4. Initial Funding Readiness Recommendation

Following execution of the Partnership Agreement, the parties may mutually decide whether the Business Partner will pursue unsecured personal installment loans to create immediate working capital while the corporate funding structure is being prepared. This step is optional and must be agreed to voluntarily by both parties. When pursued, applications may be made through financial institutions where the Business Partner already maintains a banking or lending relationship, which may support approval strength and lending terms. Applications should be submitted only for legitimate and lawful purposes. Outcomes vary by lender, individual credit profile, and market conditions.

5. Corporate Entity Setup Phase (Estimated 2 to 4 Weeks)

During the initial weeks of the partnership, the entrepreneur coordinates with appropriate service providers to ensure the corporate entity is properly established in the business partner's name and structured to meet lender credibility

and underwriting expectations. This may include foreign registration in the business partner's home state and, when strategically appropriate, additional jurisdictions, with the objective of creating the broadest realistic pool of compliant funding opportunities.

6. Business Credit Strategy Decision

After proper structuring of the entity, the Entrepreneur determines—based on timing needs and overall strategy—whether to first complete the process of building an 80 Paydex business credit profile (which may take approximately 45 to 60 days) or to begin funding activity while that profile is being developed. Building the 80 Paydex profile first may support stronger long-term funding capacity, while parallel strategies may be used when speed is a priority.

7. Funding Execution, Earnings Potential, and Cooperation

Funding may be pursued through multiple rounds rather than a single event. A first round may involve a concentrated series of applications submitted online, in person at financial institutions, or through a blended approach. In-person applications may produce stronger results, and the Business Partner agrees to reasonably cooperate with necessary in-person participation when requested. The Entrepreneur agrees to reimburse reasonable out-of-pocket expenses and provide any per-application compensation required under the Partnership Agreement.

When executed diligently, partnerships may position the Business Partner to receive potential recurring monthly income through funding participation and related activity. Estimated partnership earnings may range from \$2,500 to \$6,000 per month based on the compensation structure and potential funding activity. Results depend on execution quality, lender decisions, and broader market conditions. Earnings vary and may be zero. Actual time requirements vary by opportunity. Matching, lender approval and funding timelines vary. Reasonable spacing between funding rounds may support approval strength and long-term funding capacity. The Entrepreneur agrees to pursue funding activity in a manner reasonably intended to protect the Business Partner's credit profile, approval strength, and long-term financial standing.

8. Banking Structure After Entity Setup

Once the corporate entity is active in the Business Partner's name, the Business Partner may establish an operating account and may also establish a separate reserve account at an appropriate financial institution. The operating account is intended for normal business activity directed by the Entrepreneur for legitimate business purposes, and the Business Partner should not interfere with ordinary operational use consistent with the Partnership Agreement.

The reserve account, if created by mutual agreement, is intended solely as a protective financial buffer controlled by the Business Partner. When used, the reserve account may be maintained at a level intended to cover several months of minimum required payments on outstanding credit obligations. Creation and funding of any reserve account remains optional and must be mutually agreed.

9. Additional Funding Types and Strategic Order

If the entrepreneur elects to pursue other forms of financing—such as real estate financing, vehicle or equipment loans or leases, or other credit facilities—the timing and order of applications should be planned carefully. Certain unsecured business credit products are more sensitive to recent credit activity than collateral-based financing, making thoughtful sequencing and reasonable spacing between application rounds important to overall approval strength and long-term funding capacity.

10. Mutual Responsibility for Progress and Financial Outcome

The Entrepreneur is responsible for planning, coordination with service providers, and execution of the funding and business strategy. The Business Partner is responsible for truthful financial representation, timely participation, completion of applications, and reasonable cooperation required to pursue approvals. When both roles are performed diligently, the partnership may create meaningful financial benefit for both parties over time. Failure by either party to perform responsibilities may materially harm the other and may be addressed under the enforcement and dispute provisions of the applicable agreement.

11. Dispute Resolution

Any disagreement or conflict between the parties shall be addressed in accordance with the dispute-resolution procedure contained in the applicable agreement, which may include good-faith resolution efforts, mediation, and, where applicable, binding arbitration. Certain private disputes may be subject to binding arbitration under the applicable agreement. Nothing limits lawful communications with governmental, regulatory, or law-enforcement agencies or any rights that cannot legally be waived.

12. Final Understanding

This Partnership Guide exists to ensure clarity, fairness, and shared expectations so the partnership can proceed with professionalism, persistence, and mutual benefit. By signing below, both parties confirm their understanding of the responsibilities described in this guide and their good-faith commitment to pursue a successful partnership outcome.

Agreed and Accepted:

Entrepreneur Signature

Business Partner Signature

PARTNERSHIP COMMITMENT SUMMARY

This summary is provided to clearly and simply confirm the shared understanding between the Entrepreneur and the Business Partner at the moment the Partnership Agreement is signed. Both parties acknowledge that time, coordination, and real opportunity have been invested to create this partnership, and that each party is relying in good faith on the other's continued cooperation to pursue funding, business activity, and mutual financial benefit.

The Business Partner's earnings come only from funding and business activity completed after the partnership begins, as governed by the Partnership Agreement. Estimated partnership earnings may range from \$2,500 to \$6,000 per month based on the compensation structure and potential funding activity. Earnings vary and may be zero. All results depend on execution, lender decisions, funding amounts, funding timing, and real-world conditions. Matching, lender approval, funding amounts, funding timing, and earnings are not guaranteed.

The Entrepreneur agrees to organize and pursue funding activity responsibly and in a manner reasonably intended to support the Business Partner's credit profile, approval strength, and long-term financial standing. The Business Partner agrees to remain responsive, truthful, and cooperative in completing reasonable steps required to pursue funding and operate the business relationship.

Both parties understand that consistent communication, professionalism, and follow-through are important to the relationship. Prolonged non-responsiveness or refusal to reasonably participate may constitute a failure to cooperate under the Partnership Agreement. Any disagreement between the parties shall be addressed through the dispute-resolution process defined in the applicable agreement, which may include mediation and, where applicable, binding arbitration.

PARTNERSHIP TIMELINE OVERVIEW

A partnership may progress through the following general stages:

1. Partnership Agreement signed and relationship begins.
2. Optional immediate personal funding step, if mutually desired.
3. Corporate entity prepared and structured in approximately 2 to 4 weeks.
4. Optional 80 Paydex business credit profile development, often 45 to 60 days.
5. Initial business funding round.
6. Additional funding rounds pursued strategically over time.
7. Ongoing business activity with potential recurring monthly income to the Business Partner.

This timeline reflects a possible general progression and may vary based on strategy, lender requirements, timing, and execution.

FINAL CONFIRMATION

By signing below, both parties confirm that:

- They understand the cooperative nature of the partnership.
- They intend to act in good faith toward mutual financial success.
- They recognize that consistent participation from both sides is essential.
- They enter the partnership voluntarily, professionally, and with clear expectations.

Agreed and Accepted:

Entrepreneur Signature

Business Partner Signature