

MMA ACTIVATION DOCUMENT CHECKLIST

- 1. \$3,500.00 MMA Activation Fee made payable to United First Financial
Please note that payments using cashiers checks and money orders will expedite the activation process. Personal checks must clear the Home Office accounting (10 or more business days) thus delaying activation of the MMA software and payment of commissions. Credit card payments are not allowed.
- 2. MMA Fee Authorization [Form #34003]
- 3. MMA Agent Business Transmittal [Form #34004]
- 4. MMA Limited Guarantee [Form #34005]
- 5. Privacy Policy Disclosure [Form #34006]
- 6. MMA Financial Analysis Report (Both Pages)
- 7. Most Current 1st Mortgage Statement
To show current principal balance, interest rate, term and payment; including principal, interest and escrows (if applicable).
(If the mortgage is NEW – Any of the following alternative documents will satisfy this requirement: On-line statement, Letter from Bank/Lender, SETTLEMENT STATEMENT or FIRST PAYMENT LETTER from the closing documents)
- 8. Copy of Entire 1st Mortgage Note
The 1st Mortgage Note should be located with the most recent Mortgage Closing Documents. It should state in Bold letters at the top: Note, Adjustable Rate Note, Fixed Rate Note, Inter First Note, and the like. Also, the first section will start with: "Borrowers Promise To Pay...". It will be approximately 2 to 7 pages.
- 9. Most Current HELOC Account Statement
To show current principal balance, interest rate, payment and term.
(If the HELOC is NEW – Any of the following alternative documents will satisfy this requirement: On-line statement, Letter from Bank/Lender, SETTLEMENT STATEMENT or DISBURSEMENT LETTER from the closing documents)
- 10. Copy of Entire HELOC Agreement
Will commonly be titled Home Equity Line Of Credit Agreement or the name of the Lending Institution with "Equity Line" or the like. It will be approximately 2 to 10 pages.

PLEASE NOTE

**New Money Merge Accounts can not be activated without the receipt of ALL required documents.
We will not distribute commission checks for MMA sales without the receipt of ALL required documents.**

Please mail, fax or email this form to United First Financial Client Support with the above required MMA documents



MMA FEE AUTHORIZATION

Name _____

Address _____

City _____ State _____ Zip Code _____

Home Phone _____ Cell Phone _____
Area Code Area CodeOffice Phone _____ Fax Number _____
Area Code Area Code

Method of payment

 Money Order / Cashiers Check Personal Check # _____

I am purchasing the Money Merge Account for the purpose of debt reduction or liquidation of an existing mortgage lien. As part of the purchase process, I acknowledge that I will pay a \$3,500.00 purchase price. This is payable by personal check, money order or cashier's check to United First Financial for the activation of the Money Merge Account and related software licensing requirements. I agree to the terms and conditions of this agreement

Signature _____ Date _____

MailUnited First Financial Agent Support
65 East Wadsworth Park Drive, Suite 215
Draper, UT 84020**Fax**1.801.516.1427
Attn: United First Financial Agent Support**Email**

clientsupport@u1stfinancial.com

*If you choose to hand deliver this authorization, please deliver directly to United First Financial Agent Support department at our home office



MMA AGENT BUSINESS TRANSMITTAL

Mail or fax form to United First Financial to receive your commission

Date _____

New MMA Client Information

Client Name		
Address		
City	State	Zip Code
Would the client like to have their User Name and Password e-mailed to them? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Client E-mail		
Method of Payment <input type="checkbox"/> Money Order / Cashiers Check <input type="checkbox"/> Personal Check # _____		

Agent Information

Agent Name	
UFF # <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	Back Office ID # <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
2nd Agent Name (if assisted on the MMA sale)	
UFF # <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>	Back Office ID # <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>
Branch Manager	

Mail
 United First Financial Agent Support
 65 East Wadsworth Park Drive, Suite 215
 Draper, UT 84020

Fax
 1.801.516.1427
 Attn: United First Financial Client Support

Email
 clientsupport@u1stfinancial.com

*If you choose to hand deliver this form, please deliver directly to United First Financial Agent Support department at our home office.



MMA LIMITED GUARANTEE

United First Financial, Inc. ("UFirst") hereby extends to you, as its customer, the following Limited Guarantee relating to its Money Merge Account Program (the "MMA Program"): In the event that you strictly comply with the terms and conditions set forth in this Limited Guarantee, you will achieve the "Guaranteed Savings" described on the attached Final Analysis Report. The terms and conditions which apply to this Limited Guarantee are as follows:

1. Importance Of Accurate Information; Effects Of Changes In Your Financial Information And Condition. The Guaranteed Savings that are described in your Final Analysis Report are expressly and completely based upon the specific information you provided to UFirst concerning the following matters: (i) the principal balance of, and the interest rate that applies to, your mortgage, (ii) the full amount and nature of your debts, (iii) the amount of your income, and (iv) the terms and conditions of the line of credit (the "Line Of Credit") which you have obtained, and which will be used in connection with implementing the MMA Program. In the event of a positive change in any of your information or financial condition, you may achieve savings that are greater than the Guaranteed Savings. If, however, any of such information is not completely accurate, or if an adverse change in any of the financial/debt information you have provided occurs, the amount of your Guaranteed Savings would be reduced. For example, if you subsequently refinance your home at either a higher principal balance or at a higher interest rate, the amounts you would be required to pay to your lender would increase, which would in turn lead to a lesser amount of Guaranteed Savings.

2. Timely On-Line Activation. Achieving the full amount of the Guaranteed Savings set forth on your Final Analysis Report also depends upon you timely completing the on-line activation of your MMA Program. **Should you delay activating your MMA Program, the amount of your Guaranteed Savings will be reduced.**

3. Importance Of Timely And Exactly Following Instructions And Prompts. You must exactly and timely follow the instructions and prompts that will be regularly provided to you by the software (the "MMA Software") which relates to the MMA Program. The MMA Program consists of a number of inter-related component parts, all of which must be precisely and timely followed in order for your Guaranteed Savings to be achieved. **In the event that you neglect to exactly and timely follow the instructions and prompts given to you by the MMA Software, you will not realize the Guaranteed Savings.**

4. Matters Relating To Your Line Of Credit. As you have been advised, one of the component parts used in the MMA Program is your Line Of Credit. The MMA Program contemplates that, pursuant to the prompts which you receive from the MMA Software, you will periodically take advances on and repay the Line Of Credit solely for purposes relating to such MMA Program. Should you determine to take advances on your Line Of Credit for other purposes, you may compromise your ability to use such Line Of Credit in connection with the MMA Program. Taking non-MMA Program-related advances will also generate debts for which you will be personally liable. **In no event will UFirst be liable for any debts incurred by you under or with respect to your Line Of Credit, regardless of whether such debts are related or unrelated to the MMA Program.** You agree to indemnify, defend, and hold UFirst harmless from and against any claims relating to your Line Of Credit and any of the amounts you at any time owe thereunder.

5. Effectiveness Of Line Of Credit. This Limited Guarantee will not become effective until such time as you sign and return it to UFirst. Additionally, by signing and returning this Limited Guarantee, you expressly agree: (i) that you have read this Limited Guarantee and have had the opportunity to ask questions relating to any matters which you did not understand, and (ii) that you have either consulted with an attorney or have had the opportunity to do so.

6. Sole Remedy. In the event that you do not achieve the full amount of the Guaranteed Savings, notwithstanding that you have timely and exactly complied with all of the terms and conditions set forth in this Limited Guarantee, your sole remedy will consist of UFirst refunding the full amount of the MMA Program Activation Fee which you paid.

THIS LIMITED GUARANTEE SETS FORTH THE ONLY GUARANTEE WHICH UFirst IS PROVIDING TO YOU IN CONNECTION WITH THE MMA PROGRAM. EXCEPT AS SET FORTH HEREIN, UFirst IS NOT MAKING ANY REPRESENTATIONS OR WARRANTIES TO YOU, AND YOU EXPRESSLY AGREE THAT, EXCEPT TO THE EXTENT THAT A REFUND OF YOUR MMA PROGRAM ACTIVATION FEE MAY BECOME WARRANTED HEREUNDER, UFirst WILL NOT BE RESPONSIBLE FOR ANY DAMAGES ASSOCIATED WITH YOUR PARTICIPATION IN THE MMA PROGRAM, WHETHER ACTUAL, CONSEQUENTIAL, OR OTHERWISE.

THIS LIMITED GUARANTEE SHALL BE GOVERNED BY THE LAWS OF THE STATE OF UTAH. ANY DISPUTES RELATING TO THIS LIMITED GUARANTEE SHALL BE INITIALLY REFERRED TO A SINGLE MEDIATOR WHO IS ACCEPTABLE TO BOTH YOU AND UFirst. SHOULD SUCH MEDIATION BE UNSUCCESSFUL, THE COURTS OF SALT LAKE COUNTY, UTAH, SHALL HAVE EXCLUSIVE JURISDICTION OF ALL ACTIONS ASSOCIATED WITH THIS LIMITED GUARANTEE. ATTORNEYS' FEES SHALL BE AWARDED TO THE PREVAILING PARTY IN ANY ACTION.

Signature of Customer: _____

Printed Name of Customer: _____

Date signed: _____

PRIVACY POLICY DISCLOSURE

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out – how to instruct us not to share certain information about you or not to contact you.

Protecting the confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Forms and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, and income;
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Public sources. This information may include real estate records and telephone numbers, etc.

Information We Share:

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To respond to a subpoena or court order, judicial process or regulatory authorities.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), application information (such as your income), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send your notification of new products and special promotional offers that you may not otherwise know about.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate option to indicate your privacy choices.

- Please do not share personal information about me with non-affiliated third-parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

Name

Address

City, State, Zip Code

Phone Number

United First Financial
65 East Wadsworth Park Drive, Suite 215
Draper, UT 84020
Toll Free 1.866.301.3201

Applicant's Signature

Date

Co-Applicant's Signature

Date