VETERANS MEMBERSHIP AGREEMENT

This agreement is made on _____________ by and between you, the Veteran ____________________________ and Veterans Real Estate Benefits (VREB) Network.

MEMBERSHIP OVERVIEW

VREB Network offers all Veterans (Active Duty, Reserve, National Guard, prior service and Retired Military of all branches and Spouses of Deceased Veterans) a no-cost, lifetime membership in our Veterans Real Estate Benefits Program. By eliminating third party management of the program, we are able to provide the largest Member Benefit Reward in the Real Estate Industry. This program is a Veteran owned and operated organization created to help Veterans reduce their moving, home buying, selling and associated real estate costs, while thanking them for their service and giving back to the Veteran community through military donations. A portion of all fees are donated to military charities. The member benefits are only available through the VREB Network program. The signee confirms they are a Veteran, and that they have provided their agent proof of such (copy of their DD 214, VA loan entitlement or shown the agent their Military ID Card (No copy will be made). _______**(Initials)**

The Veteran Membership Benefits are not an inducement or incentive to purchase any specific home, subdivision, builder, location, or mortgage lender. Our Network Lenders have demonstrated strong performance and service by agreeing to minimize their associated lender fees and costs. Veteran Certified Lenders and their associated benefits are also available for refinance transactions. The Veteran can use any loan program or pay cash and still qualify for the program if they follow our rules, regulations and contingencies stated throughout this agreement. All these choices are at the complete discretion of the Veteran.

VETERAN BENEFITS OVERVIEW

This program provides the Veteran the best Member Benefits in the Real Estate Industry. These benefits are provided as our way of thanking Veterans for their service or support of Veterans, and to reduce the cost of buying or selling the Veterans home. The Veteran's allotted rewards amount is based on the final contract price and their agent's earned commission. The VREB Rewards Schedule is the highest amount the Veteran can receive for the sale or purchase of a home, as an agent's earned commission rate can vary by sale and market. This is disclosed in the Membership Benefits Schedule listed in this agreement. Typically, all allotted rewards are paid to the Veteran after closing. At no time should a Veteran consider using their Membership Benefits for down payments, earnest money deposits, debt payoff to qualify for home loan, or mortgage payment deferrals. A VREB Network Agent cannot provide any concessions or funds outside of closing or not listed on the final Closing Disclosure. At no time, can the VREB Agent provide the Veteran's VREB Benefits or allotted rewards amount outside of closing or as a rebate. If the Veteran has any concerns regarding the aforementioned, please contact a VREB Account Manager immediately.

Membership Benefits include:

- Industry leading Veteran Benefits Rewards Check for qualifying transactions
- Access to the best Veteran Certified Agents Across the Nation
- Access to our Veteran Certified Lender Network providing the lowest cost and best service for home loans
- Access to VREB University and our educational courses
- Option for a One Year Home Warranty after Closing (Included as part of your Total Rewards Benefit)
- Assigned VREB Account Manager to provide you support through your real estate journey

ONE YEAR HOME WARRANTY OPTION

As a valuable Membership Benefit of our program, the Veteran can opt into the Warranty Option. VREB will only purchase a one-year home warranty when Veteran opts in by checking the checkbox on page 6 of this agreement. 2-10 Home Buyers Warranty is a VREB Network Partner and a national leader in home systems and appliances service contracts. 2-10 dose not provide warranties in the states Alaska and Hawaii. The cost of a one-year service contract on average is $550, actual cost depends on the Veteran's home location, size, and coverage provided under the service contract. If the warranty price exceeds the Veteran's total Reward Amount, VREB will be unable to purchase the home warranty. The cost of the warranty will be deducted from the Veterans total Rewards Amount and actual warranty sent to the Veteran after closing. To cancel and receive a refund for a warranty purchased please email closings@vrebnetwork.com (associated mailing fees may apply for warranty refunds if physical check is required or requested).

The service contract will become effective on the closing date of the Veteran's home. The one year 2-10 Home Buyers Warranty service contract may be renewed annually directly with 2-10 Home Buyers Warranty. The Veterans can learn more about 2-10 Home Buyers Warranty and its products at www.2-10.com.

VETERANS ALLOTED REWARDS AMOUNT

Our National Rewards Schedule outlines the sales price tiers, and the highest associated rewards amount the Veteran can earn after closing. The allotted rewards amount can differ from the rewards schedule due to Commission Earned, Processing Fees, Warranties Ordered, Closing Cost Credits and referral amount received. Page 3 of this agreement goes over these aforementioned scenarios and associated fees. As in all membership benefits programs, the Veteran's final Rewards Check or Direct Deposit amount is taxable income and will be reported to the IRS. The Veteran will be provided a 1099 for the tax year they were paid the Rewards Check or Direct Deposit. That 1099 will show the Rewards Check or Direct Deposit amount as other income. We will request the Veteran's Social Security Number on this agreement below in order to process and send out the Rewards Check or Direct Deposit amount. _______ **(Initials)**

MEMBERSHIP BENEFITS PAYMENT AND DELIVERY PROCESS

For any Rewards Amount payment to be processed, VREB will need this signed Veteran's Membership Agreement, the Veteran's bank account verified, a completed closing packet from their agent and a Rewards Approval Status on the Veteran's VREB Account. For all Rewards Payments VREB defaults to the Direct Deposit method to deliver the Veteran's Rewards. _______ **(Initials)**

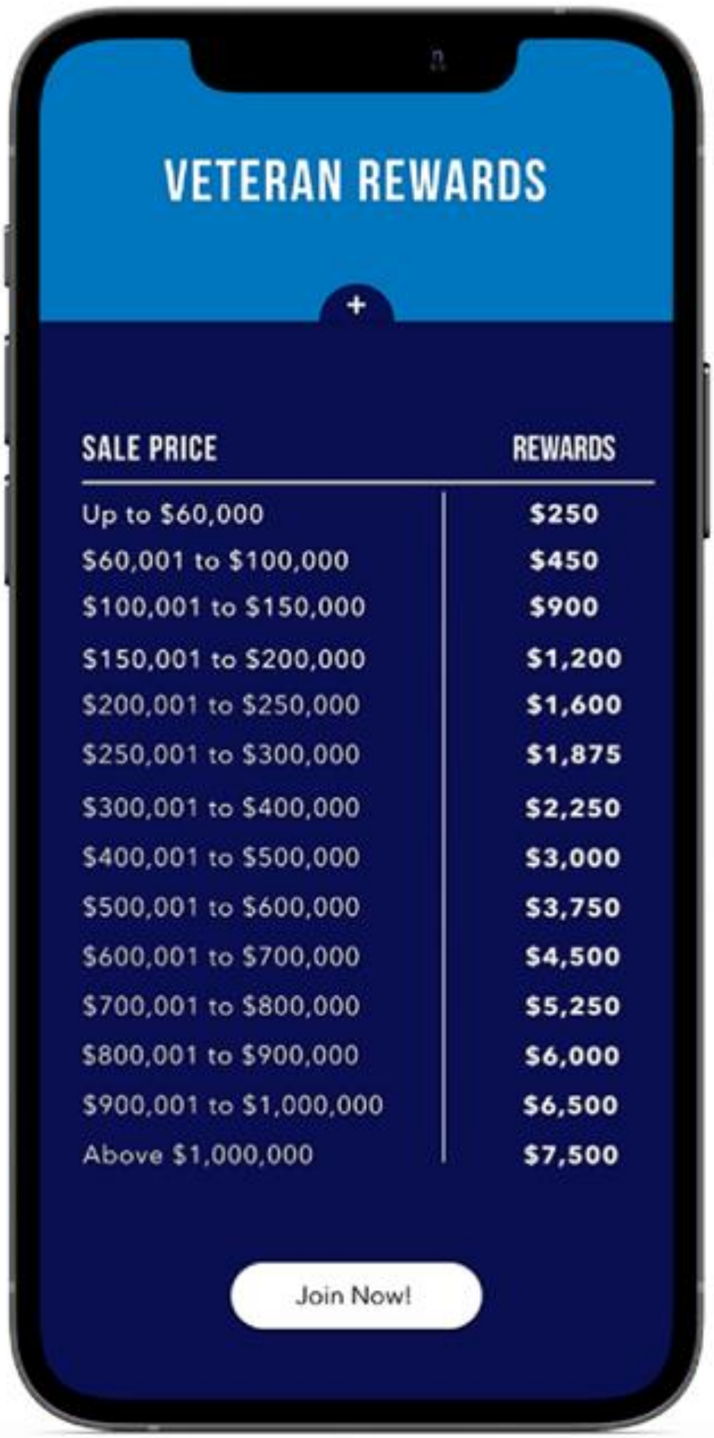
VREB uses a third-party company, bill.com to send out the Veteran's allotted rewards amount. Once this agreement is turned in and the Veteran successfully closes the transaction associated to this agreement, Bills.com will send the Veteran an email inviting them to create a free bill.com account. When the Veteran creates their online account, they will be requested to provide the bank account information. To verify the bank account information provided, Bill.com will make a penny deposit in said account.

*****Note: VREB nor any other third party will ever call the Veteran for their direct deposit information. DO NOT SEND OR PROVIDE deposit information except through this bill.com secure portal. VREB doesn't store or have access to the Veterans bank account information. *****

Once the Rewards Payment has been sent to the Veteran's bank account, the Veteran will be notified via email, and the amount deposited into their account automatically. If the Veterans has any questions on processing their online payment visit www.Bills.com and click Support.

ASSOCIATED FEE AND DEDUCTIONS

The following fees, reductions and deduction are not all applied to a single transaction. Please read through each fee and deduction carefully to see if they apply. Email closings@vrebnetwork.com with any questions or concerns.


VETERAN REWARDS

SALE PRICE	REWARDS
Up to $60,000	$250
$60,001 to $100,000	$450
$100,001 to $150,000	$900
$150,001 to $200,000	$1,200
$200,001 to $250,000	$1,600
$250,001 to $300,000	$1,875
$300,001 to $400,000	$2,250
$400,001 to $500,000	$3,000
$500,001 to $600,000	$3,750
$600,001 to $700,000	$4,500
$700,001 to $800,000	$5,250
$800,001 to $900,000	$6,000
$900,001 to $1,000,000	$6,500
Above $1,000,000	$7,500

Reduced Commission Transactions Reduction

If the agent's earned commission is less than the 3% commission rate used to build our National Rewards Schedule, the transaction is considered a reduced commission transaction. This is due to the fact that the agent's referral check amount to VREB will be less than is required to fund the full rewards amount stated on the National Rewards Schedule. Reduced Commission Transaction's allotted rewards amount will instead be 80% of the referral amount received from their agent. _______ **(Initials)**

Visit www.vrebreducedcommission.com for more details

Administration and Process Fees

There is an administration and process fee associated with most home purchase and sale transactions. This fee varies depending on the final contract price of the home. The administration and processing fee is waived for final contract prices under $100,000. The administration and processing fee for all final contract prices between $100,001 and under $500,001 is $225. The administration and processing fee for all final contract prices $500,001 and above is $350 _______**(Initials)**

Mailing Fee

If a physical is requested, then a mailing fee is subtracted from the allotted rewards amount. Veterans have the option of overnight mailing for $22.99, 2-day mailing for $17.99, 3-day mailing for $11.99_______**(Initials)**

Check Cancellation Fee

A $50 Check Cancellation Fee will be deduced from your reward check if you choose to change your payment method from a physical check to a Direct Deposit after the physical check has been mailed. _______**(Initials)**

Warranty Deduction

If the Veteran opts into the Warranty Option on page 6 of this agreement, the amount of the warranty is deducted from the Veteran's total rewards amount. _______**(Initials)**

VETERAN BENEFITS PROGRAM RULES AND REGULATIONS

As with all membership benefits program there are rules and regulations members have to abide by. These rules and regulations are gone over in this next section. Failure to adhere to the following can result in the Veteran forfeiting their allotted rewards and their membership benefits being revoked. The Veteran acknowledges the contingencies stated below ________**(Initials)**

Lender Compete Contingency

Working with our Network Lenders is a key aspect to VREB's continued ability to provide Veterans an Industry leading rewards check and associated benefits. By law, Buyers always reserve the right to decide on their own lender for their home mortgage with this program. Use of one of our Veteran Certified Lenders is highly recommended but if the Veteran decides to change lenders from the assigned lender on file. The Lender Compete Conditions need to be followed. If the Lender Compete conditions are followed, then the Veteran will still qualify to receive their Membership Benefits. When the Veteran is prequalified by a Network Lender and introduced to VREB for agent assignment the two following conditions apply to qualifying for their VREB reward benefits:

1. If Veteran decides to purchase a new construction home, they agree to give their original lender the opportunity to match the builder's lender incentives. If Veteran follows this process, and the builder's lender is chosen then their reward check remains the original earned amount. If Veteran fails to follow this process and closes with the builder's lender, then they forfeit their VREB membership benefit and accept the builder's lender incentive as their purchase benefit.

2. If Veteran decides to use another lender not part of their original relationship with VREB, the Veteran agrees to give their original lender the opportunity to match the new lender's rate and incentives. The Veteran must provide the original VREB Network Lender an email with the new lender's Loan Estimate (LE) so that the VREB Network Lender can match or beat the new LE. If Veteran follows this process, and the new lender is chosen then their reward check remains the original earned amount. If Veteran fails to follow this process and choses to switch to the new lender, then they forfeit their VREB membership benefit and accept the new lender's incentive as their purchase benefit.

Network Agent Contingency

The VREB Network Benefit Reward is contingent upon using one of our existing VREB Network real estate agent, or such other qualified real estate agent VREB Assigned out who has agreed to participate in the Program. It is against the law in many states for an agent to directly provide Veteran Membership Rewards. Reward must be paid by VREB Network after closing. Failure to close with the assigned lender on the Veterans VREB Account will result in the Veterans allotted rewards being forfeited.

VETERAN BENEFITS PROGRAM RULES AND REGULATIONS CONTINUED

Agent Paid Concessions Contingency

The VREB program was designed to exclusively provide membership benefits directly from VREB to the Veteran after closing. Agents providing any such benefit at closing is not recommended nor our policy, but based on the needs of some veterans and/or the VREB agent's business practices, occasionally a portion of the Veteran's benefits will be shown on the final CD/ALTA. These concessions typically take the form as agent paid closing costs, seller commission reduction to provide closing cost money and/or a home warranty to benefit the Veteran. When this occurs, VREB will consider the concession as an advance payment of their VREB Benefit. The actual cost or commission reduction will be deducted from the Veteran's earned VREB Reward Benefit. The remaining reward balance earned will follow the payment procedures outlined in this agreement.

The Veteran's Network Lender can request VREB convert the earned Membership Rewards Amount (Typically paid after closing) into a Realtor Closing Cost Credit (RCCC). When requested, VREB staff will process the RCCC request, and that amount will appear on the Veterans final Closing Disclosure/ALTA at closing. That RCCC equals the Veterans full VREB earned reward and therefore reduces the Veterans funds required to close. Once the RCCC is provided, VREB will consider the Veterans reward paid in full and no other check will be received.

Veterans Membership Agreement Contingency

It is the Veteran's and/or the Veteran's Agent's responsibility to ensure this form is submitted to the VREB Network for the Veteran to qualify for their Membership Benefits. The Agreement must be submitted to and received by VREB within 30 days after the closing/settlement date stated on the transaction's Closing Documents this agreement is associated with. Failure to do so will result in the Veterans allotted rewards being forfeited.

Additional Reasons Veteran's Benefits can be forfeited and/or revoked

- If the transaction does not close for any reason.
- If the Veteran dose not provide a legible SSN requested on page 5 of this agreement
- If the Veteran does not give the original Lender a chance to compete.
- If the Veteran does not use the Network Agent, or VREB Assigned Agent on file.
- If the sale is in connection with a Seller reward related to a short sale transaction.
- If the required VREB forms are not signed and provided to VREB within 30 days of actual closing.
- If Veteran becomes deceased between closing and reward check being cashed. Reward check and benefits are void of veteran's agent fails to pay required VREB referral fee.
- If the Veteran receives the reward check but does not cash the check or finish the direct deposit within 90 days, the entitlement is voided.

The Veteran acknowledges the above provisions, exclusions and/or restrictions: ________**(Initials)**

VETERANS MEMBERSHIP AGREEMENT

VETERAN BENEFITS PROCESSING INFO

The following information provided will be used to process the Veteran's Benefits to include any warranties requests, rewards check or direct deposits. The Veteran can request this agreement be sent for e-signature or fill out the document by hand. If this document is filled out by hand, please make sure to write legibly in order for this agreement to be valid and avoid any additional fees.

Social Security Number: ____

Property Address: ____

After Closing Mailing Address: ____

THIS ADDRESS IS USED TO MAIL THE VETERAN'S 1099 AT THE END OF THE YEAR

*****Physical Check Request****

If the Veteran would like to receive their allotted rewards amount via a physical check in the mail, please contact closings@vrebnetwork.com and provide the mailing address you would like the check sent to along with the preferred mailing method stated on page three of this agreement

WARRANTY OPT-IN

I, THE VETERAN, AUTHORIZES VREB TO ORDER A WARRANTY: YES____ NO_____

Fill out the section below if **YES** was selected above - This info will be used to order the warranty

Year Built: _______ **Home SQ FT:** ______

Home Type: Single Family_____ Condo_____ Townhome_____ Multifamily_____

REVIEW OUR PROGRAM

VREB will contact the Veteran after the transaction closes to request a Google review on our program and to petition the Veteran for fellow Veterans as referrals to participate in this Veteran Rewards program. Providing a review is not a requirement of this program or membership but is encouraged to help us market the program to more Veterans.

Please share our program with fellow Veterans. Allow us to thank them for their service and connect them with a great Agent and Lender. Send all referrals to Referrals@VREBNetwork.com. If the Veterans referral closes with a Network Agent, we will make a $100 donation Veteran Charity of their choice. Reviews Matter-- Let us know how we did at www.GiveUsYourVREBReview.com

By signing this agreement, you, the Veteran, accept and join this program, and agree to have our affiliated partners contact you, the Veteran, during and after the sale to present the opportunity to utilize these benefits.

Veteran's Signature: ____ Date: ________________