

Referral Agent Agreement

This agreement is between Sparkle Investments Inc and

_____ dated this 16th day of September 2022 and is as follows:

Sparkle Investments as a third-party resource has exclusive relationships and processes which can obtain the following services for our members and your clients.

Commissions and fees vary depending on many factors; however, our costs are typically 1/5th -1/10th of any other company. We also have superior processes than anyone else and offer tremendously more valuable products with every process.

1. **Credit restoration.** We offer very inexpensive credit restoration which can include 2 separate processes.
 - A. We have unique legal consultants experienced in faster removal of negative items from credit reports. This can include but not limited to, Bankruptcy, Student Loan Debt, Foreclosures, Late payments, Inquiries, Judgements, etc. We use many different tactics depending on the negative item, unlike 99% of the rest.
 - B. In addition, we can add 3-4 Primary Vendor tradeline accounts to 3 bureaus which will add up to 40-75 Points on each bureau, depending on current files.
2. **We build aged corporations.** Aged corporation includes letter of good standing, article of incorporation, EIN number, by laws, amendments, EIN number, D&B Number, & One Million asset transfer document.
3. **We can build out a corporation over 2 years old, with a 25-point lender compliance checklist, which includes a \$1500 website, Facebook page, and 23 other lender funding requests.**
4. **We can add 15 Tier ONE vendor primary tradelines with up to 25,000 or more in usable credit lines. This gets the client closer to bigger funding.**
5. **We can add up to 15 Tier TWO vendor primary tradelines, with up to 25,000 in additional funding, once Tier One lines post, raising the business scores to 80 Paydex, enough for business funding.**

6. **We offer FICO funding with scores of 600+ with several different programs available for different scores.**

7. **We offer Grant Proposals, where we research available grants for clients. They can be startup businesses, minority businesses, Non-Profit or 501c3. Our grant writers do Fiv3 grants in one price to improve the odds of getting at least one of them. Free money is the best way to acquire it.**

8. **We offer over ,50 different business opportunities, investments, webinars, crash courses, one on one training. Costs vary, but initial training for 1 hour session is usually around \$199, but there could be other startup costs.**

9. **Agent has reviewed and understands the current agreement and notes that lenders and processors change all the time, nothing lasts forever. We reserve the right to change the program at moment's notice. Please do not drag out agreements with clients as they may not be able to complete a funding program. We also see to find more and better program, as we are first and foremost a research company.**

10. **We offer 25% referral commissions on all services, unless we offer a special one-day special pricing, then the commission is 15%. You can always add whatever extra fees you want. We suggest keeping the prices the same but add a consulting fee of whatever you want for the time. This keeps the price lower and maintain the integrity of the service and people understand that you deserve to make a profit.**

To request to speak to a mentor about this opportunity, just drop us an email at; iwc@mail.com. We will respond back shortly with more info.

Agent understands and agrees to the terms and conditions of the agreement.

Signed:

Dated: