

American First Financial, Inc.

Conventional Broker Application

DATE: _____

BUSINESS NAME: _____

ADDRESS: _____

CITY, STATE, ZIP: _____

TELEPHONE: (____) _____ FAX: (____) _____

SSN: _____ FED EMP ID#: _____

HOW LONG IN BUSINESS UNDER THIS NAME? _____

APPROXIMATE YEARLY VOLUME: _____

TYPE OF ENTITY: SOLE PROPRIETOR PARTNERSHIP CORPORATION

IF A CORPORATION, INCLUDE COPIES OF ARTICLES OF INCORPORATION

CURRENT INVESTOR REFERENCES:

COMPANY NAME	CONTACT PERSON	TELEPHONE
COMPANY NAME	CONTACT PERSON	TELEPHONE
COMPANY NAME	CONTACT PERSON	TELEPHONE

AGENCY APPROVALS

FHA	NUMBER
VA	NUMBER
FNMA OR FHLMC	NUMBER

DO YOU HAVE A WAREHOUSE LINE OF CREDIT? YES NO

WAREHOUSE BANK	AMOUNT	CONTACT
WAREHOUSE BANK	AMOUNT	CONTACT

PLEASE INCLUDE THE FOLLOWING INFORMATION:

- Resumes of Principals
- Current financial Statement
- Copy of State Licenses if Applicable
- Signed Broker Agreement

Correspondent approval requires 3-5 days. Upon acceptance, American First Financial, Inc. will return a signed copy of the Broker Agreement to you.

CORRESPONDENT AGREEMENT

This agreement is made this ____ day of _____, 200____, by and between _____
_____(hereinafter referred to as "Broker") and American First Financial, Inc., a Florida Corporation, hereinafter referred to as "AFF".

It is expressly understood and agreed that submission of a loan application by Broker to AFF shall not in any way be construed in and of itself to obligate AFF to fund such loan application or to create any type of liability on AFF for accepting such application. Broker represents, warrants and covenants that all documents or instruments submitted by Broker or Brokers agents in connection with such loan applications will be valid, truthful and genuine, being what on their face, they purport to be.

Furthermore, Broker represents, warrants and covenants that Broker will comply with all laws, both State and Federal, as may be applicable to Broker, including, but not limited to, the Truth-in-Lending Act, Federal Regulation Z, Equal Credit Opportunity Acts, Real Estate Settlement Practices Act, etc.

Broker further warrants, represents and covenants that Broker possesses all valid licenses, permits and statutory approval as may be required by Federal, State and Local law or regulations as covered in this Agreement. Broker agrees to protect, indemnify and hold AFF harmless from any and all losses, liabilities, costs and expenses, including attorney's fees, that may be incurred by AFF with respect to, or resulting from any breach of action, covenant, warrant or representation made by Broker.

Broker hereby acknowledges that AFF may transfer its rights under this agreement to various institutional investors who may purchase loans made by AFF which have been originated or submitted by the Broker and Broker further agrees to hold those investors harmless from any losses which they might incur due to their acceptance of the Brokers representations and warrants.

Broker hereby agrees and warrants that Broker is acting as an independent contractor and not as an agent or employee of AFF.

This Agreement constitutes the sole mutual understanding between the two parties regarding the subject matter. This Agreement may not be modified or altered, except in writing, and then only by written agreement mutually agreed to and signed by both parties. This Agreement shall be binding upon and shall inure to the benefit of the successors and assigns of both parties hereto.

All notices pursuant to this Agreement shall be deemed sufficient if in writing, delivered personally or sent by Certified mail, return receipt, postage prepaid, as follows:

If to AFF:

American First Financial, Inc.
12900 Vonn Road Suite B 102
Largo, FL 33774

If to Broker:

Broker _____

Address _____

City, State, Zip _____

By signing below, Broker warrants that they are authorized to sign on behalf of and to bind Broker to this Agreement.

Broker:

By: _____

Date: _____

American First Financial, Inc.

By: _____

Date: _____