

ma MONEY MERGE ACCOUNT® ACTIVATION DOCUMENT CHECKLIST

- 1. ma Money Merge Account Activation Fee made payable to maCapital Resources™  
Please note that payments using a personal check are subject to a 15-day clearing period, which will delay the payment of commissions (BV will credit for the date of the order). The clearance of a cashier's check or money order may or may not be immediate; subject to the Check Writing Privilege guidelines outlined in Market America's most current online version of the Career Manual. Postdated checks, credit card checks and credit card payments **will not** be accepted.
- 2. Order Transmittal [Form #45502]  
This must include client and agent information as well as product selection.
- 3. Product Summary and Order Form [Form #45503]  
This must include client initials on choice of product(s).
- 4. User Agreement (check one):  
This must include ALL pages, the signature of the client, and the date signed.
  - ma Money Merge Account Pro User Agreement [Form #45505P]
  - ma Money Merge Account Express User Agreement [Form #45506P]
- 5. Limited Guarantee (check one):
  - ma Money Merge Account Pro [Form #45510]
  - ma Money Merge Account Express [Form #45511]
- 6. Privacy Policy Disclosure [Form #45512]
- 7. ma Money Merge Account Analysis Report  
This must include all pages and the signature of the client where indicated.

Please be sure to leave **Best Account Characteristics for the Program [Form #45504]** and **TWO COPIES of the Client Notice of Right to Cancel [Form #44007]** with your client as well as *copies* of all other forms. **Do not** return Form #45504 or Form #44007 with the payment and forms listed above.

## ORDER TRANSMITTAL

### New ma Money Merge Account® Client Information

Client Name: \_\_\_\_\_ Scenario ID# \_\_\_\_\_

Subject Property or Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Phone \_\_\_\_\_

Is the client also an authorized maCapital Resources™ Independent Agent? Yes  No  Agent ID # \_\_\_\_\_

### Product

ma Money Merge Account Pro  ma Money Merge Account Express

### BV Placement

ma Money Merge Account Pro receives **1000 BV** ma Money Merge Account Express receives **600 BV**

BV Amount: \_\_\_\_\_ Placement ID: \_\_\_\_\_ Extension: \_\_\_\_\_

BV Amount: \_\_\_\_\_ Placement ID: \_\_\_\_\_ Extension: \_\_\_\_\_

\*Refer to training materials regarding the rules and regulations for BV placement for maCapital Resources

### maCapital Resources Authorized Independent Agent Information

Agent Name: \_\_\_\_\_ Agent ID # \_\_\_\_\_

Agent Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Phone \_\_\_\_\_

Please ensure that the information on this transmittal is complete and accurate.

The collection of personal information by maCapital Resources is subject to maCapital Resources Privacy Policy in effect at the time the information is collected.

OFFICE USE ONLY

Processed By \_\_\_\_\_ Date \_\_\_\_\_

## PRODUCT SUMMARY AND ORDER FORM

This list details the features and system requirements for each ma Money Merge Account® product line:

### ma Money Merge Account Express

- For reduction of strictly **non-mortgage** related debt
- Designed to pay off consumer debts totaling less than \$80,000
- Manage up to 10 creditors simultaneously
- Track separate accounts, such as checking, savings and loans
- Dynamic reporting for your payoff progress
- Comprehensive budgeting system for income and expenses
- Identify TruCost™ for expenses and purchases
- Toll-free number for support and training

**System Requirements:**

Computer system with:  
Internet Access  
Adobe® Flash® Player 9 (free download)  
Minimum screen resolution of 1024 X 768

Cost: \$1,795.00

### ma Money Merge Account Pro

- Premier product to pay off your mortgage and other consumer-related debt
- Designed to pay off an **unlimited amount** of consumer debt
- Manage an **unlimited** number of non-mortgage creditors simultaneously
- Track separate accounts, such as checking, savings and loans
- Dynamic reporting for your payoff progress: years to payoff, final payoff date, interest saved and interest gained
- Custom dashboard
- Comprehensive budgeting system for income and expenses
- Identify TruCost for expenses and purchases
- Identify start and end dates for monthly expenses
- Toll-free number for support and training

**System Requirements:**

Computer system with:  
Internet Access  
Adobe Flash Player 9 (free download)  
Minimum screen resolution of 1024 X 768

Cost: \$3,500.00

Initial the appropriate line for the product(s) being purchased.

PURCHASE MA MONEY MERGE ACCOUNT EXPRESS \_\_\_\_\_  
PURCHASE MA MONEY MERGE ACCOUNT PRO \_\_\_\_\_



# ma MONEY MERGE ACCOUNT® PRO USER AGREEMENT

Client Name \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Mailing Address (if different) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
Area Code Area Code

Office Phone \_\_\_\_\_ Fax \_\_\_\_\_

Client E-mail (required for potential communication needs) \_\_\_\_\_

Client ("You" or "Your") is purchasing a license ("License") to use the ma Money Merge Account Pro program ("Program") from maCapital Resources ("maCapital Resources," "Us," "Our" or "We"). The cost of the Program License is \$3,500.00 ("Program Price") which You may pay by personal check, money order or cashier's check made out to maCapital Resources. Once Your payment of the Program Price clears You will be granted a License to the Program and the Program will be activated for Your use.

The Program Price pays for:

- One personal License to use the Program to accelerate the payoff of Your 1<sup>st</sup> mortgage on one parcel of real property (the "Subject Property").
- Training options and coaching to help You use the Program.
- Free access to client support services.
- No charge for future core Program software upgrades.

The Program will allow You to concentrate on one mortgage payoff at a time. There is no limit to the number of non-mortgage debts to be managed within the Program. The following Restructuring Fees will apply to changes to the Program:

- If You sell the Subject Property before You pay off Your 1<sup>st</sup> mortgage balance and You want to transfer the Program to a new property \$100
- If You sell Your Subject Property after You pay off Your 1<sup>st</sup> mortgage balance and You want to transfer the Program to a new property \$500

You may not transfer the Program to a property other than the Subject Property, except as specifically stated above. Before activating Your restructured account, the maCapital Resources Home Office will provide a new Final Analysis requiring Your signature. This will replace the previous Final Analysis in connection with the Limited Guarantee.

**Access to both checking and savings accounts is required to use this program. If you do not have a line of credit (LOC) for use with the Program you will need to use your checking and savings accounts as directed by the Program.**

YOU, THE BUYER, MAY CANCEL THIS CONTRACT AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. IF YOU ARE A RESIDENT OF ALASKA, YOU MAY CANCEL THIS CONTRACT AT ANY TIME PRIOR TO MIDNIGHT OF THE FIFTH BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

**UNAVAILABILITY OR CANCELLATION OF A LINE OF CREDIT (LOC) IS NOT GROUNDS FOR REFUND OF THE MA MONEY MERGE ACCOUNT PROGRAM PRICE.**

WE WILL LICENSE THE PROGRAM HARDWARE, CARTRIDGES, FIRMWARE, DOCUMENTATION AND SOFTWARE TO YOU ONLY AFTER YOU ACCEPT ALL OF THE TERMS CONTAINED IN THIS AGREEMENT. PLEASE READ THE AGREEMENT CAREFULLY. BY USING THE PROGRAM OR ANY OF ITS ASSOCIATED COMPONENTS, YOU ACCEPT THE TERMS OF THE AGREEMENT. IF YOU ARE NOT WILLING TO BE BOUND BY ALL THE TERMS OF THIS AGREEMENT, YOU MAY NOT USE THE PROGRAM AND YOU SHOULD PROMPTLY CONTACT US FOR TERMINATION OF ALL ACCESS TO THE PROGRAM.

1. **Definitions.** "Software" means any machine readable materials (including, but not limited to, source code, compiled code, algorithms, libraries, source files, header files, and data files), any updates or error corrections provided by Us, and any user or owner manuals, programming guides and other documentation We provide to You hereunder. "Firmware" means any encoded information provided on any chip or microprocessor of the Program including, but not limited to, source code, compiled code, algorithms, libraries, source files, header files, and data files, and any updates or error corrections We provide to You hereunder. "Hardware" means any physical component that is part of or sold with the Program, including but not limited to Program cartridges used with the Program that contain images or fonts. "Documentation" means any and all documents provided with the Program when purchased, including but not limited to the user's manual and training materials. "Website" means the maCapital Resources site through which You access the Program. "Program" means the Money Merge Account Express program, which includes the Software, Firmware, Documentation, Hardware and Website. The Software, Firmware, Documentation, Hardware and Website may sometimes be referred to herein as the "Components".
2. **License.** Subject to the terms and conditions of this Agreement, We grant You a limited, non-exclusive, non-transferable license to use the Program.
3. **Restrictions.** The Program and each of its Components are confidential and copyrighted. Title to the Program and each of its Components, and all associated intellectual property rights is retained by Us or Our supplier. Unless enforcement is prohibited by applicable law, You may not, for any purpose (i) de-compile, reverse engineer, disassemble, rent, lease, loan, sublicense or create derivative works from the Program or any of its Components; (ii) resell or transfer the Program or any of its Components; (iii) resell or transfer use of or access to the Program or any of its Components; (iv) copy, modify, reproduce, republish, distribute, transmit or use for commercial or public purposes the Program or any of its Components; (v) download or save a copy of any of the screens appearing in the Program or any of its Components; (vi) use or otherwise export or re-export the Program or any of its Components in violation of the export control laws and regulations of the United States of America; (vii) use the Program or any of its Components for more than one piece of real property per Program License; **(viii) designate any one or more of Our competitors (or employee or agent thereof) ("ma Competitor(s)") as a user; or (ix) otherwise allow an ma Competitors access to the Program or any of its Components. In the event that a ma Competitor is allowed access to the Program or any of its Components, You acknowledge that We may terminate Your access to the Program and all of its Components without any refund of the Program Price and seek all available remedies by law and as provided in this Agreement. No right, title or interest in or to any trademark, service mark, logo or trade name of maCapital Resources or Our licensors is granted under this Agreement.**
4. **Internet Connection.** You shall be solely responsible, at Your own expense, for Your own connection to the internet, including, without limitation, the acquisition, installation and maintenance of all telephone equipment, Internet service, hardware, software and all other equipment and services that may be necessary for You to connect to, access, and use the Program and each of its Components.
5. **Line of Credit Conditions.** You may have obtained a LOC as a precondition to purchasing the Program. You acknowledge that the terms of Your LOC are between You and Your financial institution; that the terms of the LOC may allow Your financial institution to raise or lower Your available credit; and that the lowering of Your available credit by Your financial institution will affect the performance and results You are able to achieve by using the Program. You hereby waive and absolve maCapital Resources from all liability, indirect, incidental, special or consequential damages You may experience as a result of Your financial institution changing Your credit limit.
6. **Aggressiveness Scale.** The Aggressiveness Scale allows You to pay off Your debts at a rate faster than the Program's default setting. However, increasing the Aggressiveness Scale requires more diligence on Your part to make sure money is transferred when prompted. You can decide whether You are willing to accept greater individual responsibility to make on-time balance transfers as Your funds will move more rapidly and stay in Your account(s) for shorter periods of time. Setting the Aggressiveness Scale at higher levels while decreasing the time to pay off debts can increase the likelihood of incurring insufficient fund charges and other penalties if You overspend.
7. **Limited Guarantee.** This Agreement is subject to and hereby incorporates the MA MONEY MERGE ACCOUNT® LIMITED GUARANTEE ("Guarantee").
8. **Termination.** This Agreement is effective until terminated. This Agreement will terminate immediately without notice from maCapital Resources if You fail to comply with any provision of this Agreement. Either party may terminate this Agreement immediately should the Program or any of its Components become, or in either party's opinion be likely to become, the subject of a claim of infringement of any intellectual property right.
9. **Limitation Of Liability.** WE WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES RESULTING FROM, ARISING OUT OF OR RELATED IN ANY WAY TO THE PROGRAM OR ANY OF THE PROGRAM'S COMPONENTS, INABILITY TO USE THE PROGRAM, FAILURE OF THE PROGRAM TO PROVIDE THE RESULTS YOU DESIRE OR EXPECT OR FAILURE OF THE PROGRAM TO ACHIEVE RESULTS PROMISED TO YOU BY ANY OF OUR REPRESENTATIVES OR INDEPENDENT AGENTS, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, INCLUDING, WITHOUT LIMITATION, LOSS OF PROFITS, LOSS OF DATA OR CONTENT, LOSS OF PROGRAM PRICE OR FAILURE OF THE PROGRAM TO PERFORM AS YOU EXPECTED OR DESIRED. IN NO EVENT WILL OUR ENTIRE LIABILITY UNDER THIS AGREEMENT BE MORE THAN THE PROGRAM PRICE PAID BY YOU. This Section 9 allocates the risks between You and Us, and You acknowledge that the Program Price reflects this allocation of risk and the limitation of liability specified herein.
10. **Trademarks and Logos.** You acknowledge and agree, that as between You and Us, We own the Program, the maCapital Resources trademark and all trademarks, service marks, logos, and other brand designations related to the Program or to maCapital Resources (the "Marks"). You shall not use the Marks for any purpose without Our express written consent. Any authorized use of the Marks inures to Our benefit.
11. **Governing Law and Forum.** This Agreement shall be governed and construed under the laws of the State of North Carolina, without giving affect to conflict of laws principles. Any claim or conflict arising out of this Agreement shall be adjudicated in Guilford County, North Carolina. The parties hereto hereby consent to the jurisdiction of such courts.
12. **Severability.** The provisions of this Agreement shall be deemed severable and the invalidity or unenforceability of any provision shall not affect the validity or enforceability of the other provisions hereof.
13. **Entire Agreement / Modification.** This Agreement (including the Guarantee and, if applicable, the Multiple Property Option Addendum) constitutes the full understanding of the parties. There are no other agreements or understandings, whether oral or written, that may in any way alter, modify, amend or otherwise change this Agreement. No modification of this Agreement will be binding, unless in writing and signed by an authorized representative of each party.
14. **No advice or reliance.** YOU HEREBY AGREE AND ACKNOWLEDGE THAT NEITHER MACAPITAL RESOURCES NOR ITS INDEPENDENT AGENTS HAVE PROVIDED YOU WITH ANY FINANCIAL OR LEGAL ADVICE OR MADE ANY PROMISES OR ASSURANCES TO YOU ABOUT RESULTS YOU SHOULD EXPECT FROM USE OF THE PROGRAM. YOU AGREE THAT YOU HAVE NOT RELIED IN ANY WAY ON ADVICE OR ASSURANCES FROM MACAPITAL RESOURCES OR ANY OF ITS INDEPENDENT AGENTS IN MAKING YOUR DECISION TO PURCHASE THE PROGRAM.

15. Assignment. You shall not assign or transfer this Agreement. Any attempt by You to assign this Agreement shall be void and of no effect and shall give Us the option, in Our discretion, to terminate this Agreement. We may, in Our discretion, assign or transfer this Agreement to another party, whether by operation of law, voluntarily or otherwise.

By signing here You accept all the terms and conditions of this AGREEMENT.

Authorized Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

**SCHEDULE A**  
**ma MONEY MERGE ACCOUNT® PRO LIMITED GUARANTEE**

maCapital Resources hereby extends to you, as its customer, the following Limited Guarantee relating to its ma Money Merge Account Pro (the "Program"): **In the event that you strictly comply with the terms and conditions set forth in this Limited Guarantee, you will achieve the "Projected Interest Savings" described on the attached ma Money Merge Account 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 Projected Interest Savings that is described in your Final Analysis Report is expressly and completely based upon the specific information you provided to maCapital Resources concerning: (i) the principal balances of, and the interest rates that apply to, your debts, (ii) the full amount and nature of your debts, (iii) the amounts you are currently paying on your debts, (iv) the amount and the timing of payments to you from all of your income sources, and (v) the terms and conditions of your line of credit (the "LOC"), if applicable, your checking account and/or your savings account, which will be used in connection with implementing the 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 Projected Interest 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 Projected Interest Savings will be reduced. For example, if the interest rate on your credit card increases, the amounts you will be required to pay to your lender will increase, which will in turn lead to a lesser amount of Projected Interest Savings. Additionally, if you increase your debts, or take on new debts, the time required to pay off your debts will increase, and you may no longer be able to use the Program. **INCREASING YOUR DEBTS OR TAKING ON NEW DEBTS AFTER YOUR MA MONEY MERGE ACCOUNT FINAL ANALYSIS REPORT RENDERS THIS LIMITED GUARANTEE NULL AND VOID.**

2. **Timely Activation and Engagement.** Achieving the full amount of the Projected Interest Savings set forth on your ma Money Merge Account Final Analysis Report depends upon your timely activation and engagement of your Program. **Should you delay activating and engaging your Program, the amount of your Projected Interest Savings will be reduced.**

3. **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 which relates to the Program (the "Software") in order for your Projected Interest Savings to be achieved. **In the event that you neglect to exactly and timely follow the instructions and prompts given to you by the Software, you will not realize the Projected Interest Savings.**

4. **Your Line Of Credit.** If you are using the Program with a LOC, the Program contemplates that, pursuant to the prompts which you receive from the Software, you will periodically take advances on your LOC to reduce your other debts. If you decide to take advances on your LOC for other purposes, you may compromise your ability to use your LOC in connection with the Program. Taking non-Program-related advances will also generate debts for which you will be personally liable. **In no event will maCapital Resources be liable for any debts incurred by you under, or with respect to, your LOC, regardless of whether such debts are related or unrelated to the Program.** You agree to indemnify, defend, and hold maCapital Resources harmless from and against any claims relating to your LOC and/or any amounts you at any time owe on your LOC. You are also personally responsible to read, understand and adhere to the terms set forth in the contract between you and your LOC holder, and you are signing up for the Program with a full understanding of the terms set forth between you and your LOC lender. In no way is maCapital Resources responsible for any actions or stipulations set forth between you and your LOC holder.

5. **Acceptance of Limited Guarantee.** This Limited Guarantee will not become effective until such time as you sign and return it to maCapital Resources. 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 have exactly complied with the terms and conditions set forth in this Limited Guarantee and that you have not achieved the full amount of the Projected Interest Savings, your sole remedy will consist of maCapital Resources refunding the full amount of the Program Activation Fee which you paid.

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

THIS LIMITED GUARANTEE SHALL BE GOVERNED BY THE LAWS OF THE STATE OF NORTH CAROLINA. ANY DISPUTES RELATING TO THIS LIMITED GUARANTEE SHALL BE INITIALLY REFERRED TO A SINGLE MEDIATOR WHO IS ACCEPTABLE TO BOTH YOU AND MACAPITAL RESOURCES. SHOULD SUCH MEDIATION BE UNSUCCESSFUL, THE COURTS OF GREENSBORO, NORTH CAROLINA, SHALL HAVE EXCLUSIVE JURISDICTION OF ALL ACTIONS ASSOCIATED WITH THIS LIMITED GUARANTEE, AND THE PARTIES HEREBY SUBMIT TO THE JURISDICTION OF SUCH COURTS. ATTORNEYS' FEES SHALL BE AWARDED TO THE PREVAILING PARTY IN ANY ACTION.

Signature of Customer: \_\_\_\_\_

Printed Name of Customer: \_\_\_\_\_

Date Signed: \_\_\_\_\_

**SCHEDULE B**  
**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.
- How you can obtain access to the information we have collected about you.
- 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 applicable legal 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 and asked for any required consent. 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.

**ACCESS TO INFORMATION**

You may make inquiries regarding personal information collected by us about you in our custody and control by calling us at 877-803-7303 or writing to the address indicated below. You may also request that we correct any errors regarding such information, provided that you notify us in writing of such errors and provide us with reasonable time to review your request. We will investigate the matter and, if reasonable to do so, we will correct any errors in your information. To correct errors, you can call us at the number above followed by confirmation in writing at the address below.

## INFORMATION WE SHARE

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

- To our third party partners and suppliers who help us to provide products, services or software.
- 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 for marketing purposes 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 you 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 with 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.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, ZIP Code

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

maCapital Resources  
1302 Pleasant Ridge Rd  
Greensboro, NC 27409  
877-803-7303

## BEST ACCOUNT CHARACTERISTICS FOR THE ma MONEY MERGE ACCOUNT® PROGRAM

The ma Money Merge Account program requires an active checking and savings account to function. Additional functionality is also available when an open-end line of credit is used. The following guidelines define the best features of checking, savings and line of credit accounts when using the ma Money Merge Account program.

### Checking Account

- Interest-bearing
- Unlimited check writing capability
- No annual or per check fees
- ATM access
- Ability to perform easy transfer to savings

### Savings Account

- Interest-bearing
- Ability to perform easy transfer to checking
- No minimum balance
- No auto transfer
- No fees

### Line of Credit

- Open-end
- Have an interest-only payment option
- Low or no minimum dollar amount per check
- No fees for writing checks from the credit line
- No limit to the number of checks written from the credit line
- Online transfer with no fees
- Ability to perform easy transfer to checking
- Ability to link the line of credit to a checking account as overdraft protection

**Reliable Source Documents** – Following is a list of suggested documents that could be used to verify the information stated on the ma Money Merge Account Final Analysis Report. It is recommended that a client have applicable documentation available in order to complete the program setup wizard.

- **Current Statement for Mortgage(s)**  
States current principal balance, principal & interest payment, interest rate and escrow payment (if applicable)
- **Note for Mortgage(s)**  
States original loan amount, interest rate, first payment date and loan term
- **Settlement Statement (for new mortgages only)**  
States original loan amount and escrow payment (if applicable)
- **First Payment Letter for Mortgage (for new mortgages only)**  
States original loan amount, principal & interest payment, escrow payment (if applicable) and first payment date
- **Current Statement for a Line of Credit Account**  
States line amount, available amount, current principal balance and interest rate
- **Line of Credit Disbursement Letter (for new lines of credit only)**  
States items disbursed at funding of a line of credit that equates to beginning principal balance
- **Line of Credit Agreement**  
States original line amount, interest rate, term and draw period
- **Bank Statements**  
States balances for checking, savings and other accounts and interest rates
- **Specific Creditor Statements**  
States current balances, payments, interest rates and due dates
- **Specific Creditor Notes or Agreements**  
States original balance amounts, payments, interest rates, and first payment dates and terms

## NOTICE OF RIGHT TO CANCEL

Date of transaction (as reflected on the *User Agreement*) \_\_\_\_\_

You may CANCEL this transaction, without any penalty or obligation, within THREE BUSINESS DAYS from the above date (5 business days for Alaska residents). If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable instrument executed by you will be returned within TEN BUSINESS DAYS following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be canceled.

If you cancel, you must make available to the seller at your residence, in substantially as good condition as when received, any goods delivered to you under this contract or sale, or you may, if you wish, comply with the instructions of the seller regarding the return shipment of the goods at the seller's expense and risk.

If you do make the goods available to the seller and the seller does not pick them up within 20 days of the date of your Notice of Cancellation, you may retain or dispose of the goods without any further obligation. If you fail to make the goods available to the seller, or if you agree to return the goods to the seller and fail to do so, then you remain liable for performance of all obligations under the contract.

To cancel this transaction, mail or deliver a signed and dated copy of this Cancellation Notice or any other written notice, or send a telegram, to **maCapital Resources, 1302 Pleasant Ridge Rd, Greensboro, NC 27409** NOT LATER THAN MIDNIGHT of the third business day following the date set forth above.

I HEREBY CANCEL THIS TRANSACTION.

Buyer's Signature \_\_\_\_\_ Date \_\_\_\_\_  
Print Name \_\_\_\_\_  
Buyer's Phone Number \_\_\_\_\_

OFFICE USE ONLY

Processed By \_\_\_\_\_ Date \_\_\_\_\_