

Consulting Agreement

This is an Agreement between **Darla Rowe (Inspire One, Inc.)** hereinafter referred to as **Consultant** and _____, hereinafter referred to as **Client**, do hereby enter a contract wherein **Consultant** shall provide services, as listed below, for a fee as agreed upon between **Consultant** and **Client**.

Type of Services Rendered:

- A. "One on One" Coaching and/or Forensics Consultant Services to obtain a loan on a home you are purchasing or considering purchasing.
- B. Forensics Coaching or Consulting to learn pertinent details on an existing loan in regards to terms and conditions, interest rate changes plus any other impacts you may encounter during the life of the loan.
- C. Provide an overview of potential impacts and liabilities of your existing circumstances in regards to your income and expense status, any Notice of Default and/or any Notice of Sale Dates. The overview will give you an in-depth perspective of what you face and the steps that are necessary to take to face said issues
- D. Inform you of the differences between Foreclosure, Short Sale, Loan Modification and Bankruptcy.
- E. Inform you of the impact a Foreclosure, Short Sale, Loan Modification and Bankruptcy will have on your particular circumstances; what choices you have and what each choice will mean to you in each given circumstance.

Expressed Opinions:

All suggestions and interpretations by **Consultant** are to be based upon Documents and Materials provided and submitted by **Client**. Any and all such advice, direction, suggestions and interpretations will/could be based upon the language within the given documents or alternately may be based upon legal codes and statutes.

Assumption of Risk:

Any and all information, ideas, suggestions, opinions, recommendations and directions as offered by **Consultant**, are to be implemented by and/or enacted on by **Client** at their own costs and sole risks.

No Guarantee:

There is no "Certainty or Steadfast Guarantee" that any directions and information as given by **Consultant** will produce results as desired or needed by **Client**. Notwithstanding, **Consultant** will interpret loan documents and terms and conditions according to the law and legal statutes plus the language in any of given document.

Confidentiality Agreement:

Any and all information as given to or shared with **Consultant** is considered the property of **Client** and will be treated in the strictest of confidence as to legal, moral and ethical standards. Any disclosed information would be with written permission of **Client**. The only exception would be legal compliance if ordered to do so.

Disclaimer:

Consultant duly informs **Client** that referral fees may or may not be paid should **Consultant** refer a given **Client** to another party that provides a service for **Client**, such as real estate purchase, loan modification, short sale or other related services. **Client** hereby understands and agrees thereto.

Fee Structure for basic services:

See Exhibit A, attached herewith and made a part hereof.

Payment Due:

Consulting Sessions are payable in advance at time of scheduling a particular time and date.

Method of Payment:

- A. Major credit card (all major credit cards are accepted) through PayPal link as provided by Consultant.
- B. Cash or Money Order made payable to: Inspire One, Inc.

Cancellation Policy:

Any fees as paid are NON-Refundable. In a proven emergency another appointment will be granted. A NO-Show for appointment hereby forfeits said fee as paid.

Waiver of Liability:

Client hereby agrees to hold harmless **Consultant** from any liability that **Client** may incur as a result of taking action steps based upon potential impact choices as revealed by **Consultant**.

Attorney Advice:

Consultant strongly advises **Client** to seek legal counsel when making and implementing decisions and choices that have legal consequences.

Resolution of Disputes:

Any controversy or claim arising out of, or relating to, any provision of this Agreement or the breach thereof, which cannot otherwise be resolved by Good Faith negotiations between **Consultant** and **Client**, shall be resolved as follows: For Alleged Damages each party thereto, namely **Consultant** and **Client** do hereby agree to be bound by final and binding arbitration in the County of Santa Clara, City of Morgan Hill, State of California, under the rules of the American Arbitration Association.

Entirety of Agreement:

The language and contents within this contract constitutes the entire agreement between all parties, namely **Consultant** and **Client**. Specifically there are no promises and/or representations, other than stated duties as per the terms of this contract.

Signature and Endorsements of Parties

Consultant /Inspire One, Inc.

Client

Darla Rowe Signature

Signature

Date

Date

Client Name Printed

Street Address

City/State/Zip

Exhibit "A" Fee Structure

Basic Fee:

One Loan; One or Two Borrowers

Consulting and Loan Forensics \$ 199

Basic Fee:

Two Loans; Two to Four Borrowers

Consulting and Loan Forensics \$ 250

*Each additional loan to be reviewed \$100

*Each additional borrower involved \$ 50

On Call Coaching/Consulting:

(Minimum one hour) \$89/hour

Group Presentations

One hour (3 – 10 people).....\$500 minimum

Speaking Engagements

For larger groups\$1,500 minimum



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