



## Mutual Non-Disclosure and Non-Circumvention Agreement (NDA)

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**Disclosing Party:** WorkingMoni, Inc., including its divisions and affiliated entities (“WorkingMoni,” “PocketMoni,” and “VacationMoni”),

**Receiving Party:** The undersigned individual or entity, acting in the capacity selected below (Borrower, Seller, Sponsor, Buyer/Investor, or Representative thereof).

**Purpose:** Protect Confidential Information during transaction discussions.

**Confidential Information:** Any non-public information shared.

**Exclusions:** Not confidential if public, already known, or independently developed.

**Disclosure Restrictions:**

- No sharing with third parties without consent.
- Internal use only for negotiation purposes.
- Must protect Confidential Information.
- Return or destroy information upon termination.

**Non-Circumvention:** No soliciting introduced clients for 60 months without permission.

**Breach Penalty:** Forfeiture of benefits from circumvented transactions.

**Effective Period:** Governs communications during negotiations.

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**Disclosing Party: WorkingMoni, Inc**

Signature: *WorkingMoni, Inc.*

**Receiving Party: You are a Borrower / Seller / Sponsor / Investor / Lender / Buyer / Agent / Broker / or Authorized Representative:**

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

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

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

# WorkingMoni Commission Structure Agreement

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## Hard/Private Money Deals:

- Borrower and Lender Representatives: **0–5%** (could be higher for complex deals)
- WorkingMoni Platform Fee: **0–1%** (paid at closing)

## Equity Partnership / Joint Venture & Business Loan Deals:

- Sponsor and Investor Representatives: **0–12%** (split as agreed)
  - WorkingMoni Platform Fee: **0–1%** of capital raised (success-based)
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## Why Are Commissions Higher for Equity Partnership/JV & Business Loan Deals?

- Equity Partnership/JV and business loan deals are more complex.
  - Involve legal review, investor vetting, and more stakeholders.
  - Detailed due diligence on financials, business plans, and repayment strategies.
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## What Affects Origination Fees:

- Larger loans may qualify for lower fees
  - Repeat borrowers or experienced investors may receive better terms
  - Lower loan-to-value (LTV) ratios can reduce fees
  - Strong relationships may unlock better pricing
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## WorkingMoni Service Fee

- **0–1%**, success-based, and flexible depending on deal type and complexity.

# **PocketMoni** Commission Structure Agreement

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## **Standard Commission Rates:**

- For property sales, commissions usually range from 5–6%.
- For business sales, commissions typically range from 6–12%.
- Rates are flexible and can be adjusted based on the deal's size and complexity.

## **Why The Difference?**

- Business sales require more time and detailed review.
  - They involve both physical assets and intangible value like brand reputation.
  - More parties and legal steps are often involved in business deals.
  - Business transactions usually take longer to complete.
  - Sellers get personalized support throughout the process.
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## **WorkingMoni Service Fee:**

- Our typical fee is 0–1%, negotiable, and may be higher for complex deals.

## VacationMoni Commission Structure Agreement

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### Standard Commission Rates:

- Deeded / Full Ownership: Commissions typically range from 0–8%.
- Timeshare / Fractional Ownership: Commissions usually range from 0–20% due to shared ownership complexity.
- Rates are flexible and can be adjusted based on deal size, property type, and complexity.

### Why The Difference?

- Timeshare or fractional deals involve partial ownership and multiple stakeholders.
  - Legal documents and usage rights require additional review.
  - These transactions are often more complex and take longer to finalize.
  - Sellers benefit from personalized support throughout the process.
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### WorkingMoni Service Fee:

- Our typical fee is 0–1%, negotiable, and may be higher for complex deals.