

WorkingMoni State Partner Handbook (SIMPLER VERSION)

Own your State ZIP codes. Grow recurring income.

- Section 1 — WorkingMoni Introduction
- Section 2 — WorkingMoni Partner
- Section 3 — Partner System Cheatsheet
- Section 4 — WorkingMoni Revenue Distribution
- Section 5 — Partnership Rewards (10%)
- Section 6 — Partnership Activation (Build · Recover · Scale)
- Section 7 — State Partner 30-Day Rollout Plan
- Section 8 — Territory Split Request
- Section 9 — Renewal Policy for Territory License
- Section 10 — Performance & Transfer Rules
- Section 11 — Legal & Compliance Notes

The application form can be found on the final page.

Section 1 — WorkingMoni Introduction

1.1 What is WorkingMoni?

WorkingMoni is an online marketplace that connects capital seekers with capital providers through verified, escrow-based transactions. It's more than a platform: it's a community-driven ownership network where partners earn through real performance. *WorkingMoni is not a lender, broker, or investment advisor. WorkingMoni charges 1% from the borrower's fund as a platform service fee, only when a deal closes through escrow.*

Platform	Focus Area	Revenue Opportunity
WorkingMoni	Hard & Private Money • Equity / JV • Business Loans	Loan closings, JV deals, and business financing via escrow
PocketMoni	Off-Market Properties • Businesses for Sale	Property pre-sales
VacationMoni	Deeded Vacation Homes • Timeshares	Resales, Deeded & Fractional Ownership

1.2 Our Vision

Imagine real-estate financing as easy as booking on Airbnb: fast, transparent, and open to everyone. That's the WorkingMoni vision: a secure digital marketplace where borrowers, lenders, and investors meet and close deals confidently.

1.3 WorkingMoni Partnership

A WorkingMoni Partner is an exclusive leader who owns and earns from multiple ZIP territories across WorkingMoni's real estate ecosystem. We partner with driven professionals to help expand deal flow, streamline referrals, and unlock multiple income streams.

WorkingMoni appoints **one State Partner per state** to support growth at the state level. In return, State Partners earn a percentage of the **1% platform fee** collected from the borrower at escrow closing.

As a WorkingMoni Partner, you can earn across **WorkingMoni, PocketMoni, and VacationMoni**.

We offer State, Regional, County, City, and ZIP partner roles, but **State Partner is the entry point and the only role currently being onboarded**.

1.4 **No Upfront Fee!**

You never pay anything upfront to become a State Partner. There is a license cost, but it is **recovered automatically through activity in your territory**. We'll explain this in more detail in Section 5.

Section 2 — WorkingMoni Partner

2.1 What is a Partner?

A WorkingMoni Partner is an exclusive leader who owns and earns from multiple ZIP territories across WorkingMoni’s real estate ecosystem.

2.2 Partner Benefits

1. **Free Premium Membership**

All approved Partners receive a **free Premium Membership** (a \$1,200/year value) — no fees required. WorkingMoni is currently free, but we plan to introduce a **Premium Membership** for those who want early access to borrower-listed projects.

2. **Territory Ownership**

WorkingMoni Partners are technically territory owners. Each State, Region, County, City, and ZIP is licensed to qualified Partners who earn recurring income from every verified deal in their area.

3. **Scalable Income**

Your success builds the WorkingMoni brand and supports future corporate growth. This is a shared-equity system based on real results.

Partner Benefit	Real-World Meaning
Ownership	You control a market territory with ongoing income potential
Partnership Rewards	Income from deals closed within your assigned state, region, county, city, or ZIP
Referral Rewards	Income from closed deals within your 7-level network . (This applies to all users, not just Partners)
Referral Bonus	One-time bonus to the sponsor who introduced the deal-closer (This applies to all users, not just Partner)
Compliance Safe	All earnings are service-fee distributions, <i>never commissions</i>

✔ Only State and ZIP Partners apply directly to HQ. Higher-level Partners appoint all other positions.

2.3 **No License Cost In the Beginning**

Each Premium ZIP is valued at \$1,000, but there is no upfront cost. This is designed to let you start without paying out of pocket. Once you’ve earned enough, the amount is split. When you appoint partners below your level, you also earn the **Upline Partner Fees (Section 3)** from those partners.

2.4 The Five Partner Levels

Each Partner level controls a different territory size and earns a fixed share of the 1% Platform Fee. The higher the level, the more you lead, and the more you *earn*.

Partner Level	# of Premium ZIPs (Assets)	Territory Scope	Partnership Rewards
State	5	Controls the entire State	1% of 1% fee
Regional	4	Controls one major Region (¼ of the State)	1% of 1% fee
County	3	Controls 1–3 Counties	1% of 1% fee
City	2	Controls 1–2 Cities	1% of 1% fee
ZIP	Unlimited	Can control multiple ZIPs	6% of 1% fee

*1% fee = WorkingMoni Platform Service fee

Key Principles for All Levels:

- No deposit, no risk until the agreement is signed.
- Immediate authority upon application, with final approval by WorkingMoni HQ.
- HQ & oversight safeguard during 30-day conditional period. Agreement = official partnership.
- No signature/rejection = cancellation.

2.5 Appointing Partners / 4-4-4 Partnership Structure

Each state follows a fixed WorkingMoni structure, regardless of actual geography. Every state uses the same standardized levels and counts.

1 State → 4 Regions → 16 Counties → 64 Cities

For example, as a **California State Partner**, you must first divide the state into **4 regions**:

- Northern California
- Bay Area / Central Coast
- Los Angeles Region
- Orange County / San Diego

You then appoint **1 Regional Partner per region**.

Each **Regional Partner** is responsible for splitting their region into at least 4 counties and appoints 1 County Partner for each county or more. Total of 4 County Partners appointed.

For example, as a **Los Angeles Regional Partner**, you must divide the region into at least **4 counties**:

- County 1: Central / Downtown LA
- County 2: Westside / South Bay
- County 3: San Fernando Valley
- County 4: South LA / Gateway Cities

Each **County Partner** then divides their county into at least 4 cities and appoints 1 City Partner for each city or more. Total of 4 City Partners appointed.

For example, as a **Central LA County Partner**, you must divide the county into at least **4 cities**:

- City 1: Mid-Wilshire
- City 2: Hollywood
- City 3: Santa Monica
- City 4: Boyle Heights

Finally, each **City Partner** appoints **at least 4 ZIP Partners** within their assigned city. ZIP Partner may hold as many ZIPs as possible.

For example, **Hollywood City Partner** has selected 4 ZIP Partners:

- ZIP Partner 1: 90046, 90028, 90038
- ZIP Partner 2: 90069, 90036, 90029, 90210
- ZIP Partner 3: 90024, 90025, 90026, 90027, 90028
- ZIP Partner 4: 90211, 90212, 90213

2.6 ZIP Partner License Fee Collection and Distribution

Fees are collected after ZIP Partners are selected. ZIP Partner is assigned multiple ZIP Codes (as many as operationally justified) and pays a **\$1,000 Premium ZIP License Fee** (different from Upline Partner Fee) to WorkingMoni HQ. Once the **\$1,000** is collected (Premium ZIP license fee recovered), it is shared like this:

- **City Partner** keeps **\$500** (50% of \$1,000)
- **County Partner** receives **\$100** (10% of \$1,000)
- **Regional Partner** receives **\$100** (10% of \$1,000)
- **State Partner** receives **\$100** (10% of \$1,000)
- **WorkingMoni HQ** keeps **\$200** (20% of \$1,000)

Section 3 — Partner System Cheatsheet

3.1 CALIFORNIA (CHEATSHEET)

State Partner

Owns: Entire State of California

Premium ZIPs (Assets): 5

- ★ Earn **6% of our 1% platform fee** on every deal closed in those 5 ZIPs
 - ★ **Sell (Appoint):** 4 Regional Partners at **\$2,500 each** → Earn **\$10,000**
 - ★ **Pay WM HQ: \$5,000** (50% of the \$10,000, paid after everything is established)
 - ★ **Partner Reward: 1%** of all state-level deals
-

Regional Partner

Owns: 1 Region

Premium ZIPs (Assets): 4

- ★ Earn **6% of our 1% platform fee** on deals closed in those 4 ZIPs
 - ★ **Pay WM HQ: \$4,000**
 - ★ ZIP Cost = 4 ZIPs × \$1,000
 - ★ **Sell: 4 County Partners at \$2,000 each** (or bulk) → Earn **\$8,000**
 - ★ **Upline Partner Fee: \$2,500** paid to the State Partner
 - ★ **Partner Reward: 1%** of regional deals
-

County Partner

Owns: 1–4 Counties

Premium ZIPs (Assets): 3

- ★ Earn **6% of our 1% platform fee** on deals closed in those 3 ZIPs
 - ★ **Pay WM HQ: \$3,000**
 - ★ ZIP Cost = 3 ZIPs × \$1,000
 - ★ **Sell: 4 City Partners at \$1,500 each** (or bulk) → Earn **\$6,000**
 - ★ **Upline Partner Fee: \$2,000** paid to the Regional Partner
 - ★ **Partner Reward: 1%** of county deals
-

City Partner

Owns: 2–4 Cities

Premium ZIPs (Assets): 2

- ★ Earn **6% of our 1% platform fee** on deals closed in those 2 ZIPs
 - ★ **Pay WM HQ: \$2,000**
 - ★ ZIP Cost = 2 ZIPs × \$1,000
 - ★ **Sell: Unlimited ZIP Partners at \$1,000 each** → Earn **at least \$4,000**
 - ★ **Upline Partner Fee: \$1,500** paid to the County Partner
 - ★ **Partner Reward: 1%** of city deals
-

Zip Partner

Owns / Premium ZIPs: 1 or multiple ZIPs (Assets)

Pay WM HQ: \$1,000

- ★ **Upline Partner Fee: \$1,000**
- ★ **Partner Reward: 6%** of ZIP-level deals

NO UPFRONT FEES!

All payments for Regional, County, City, and ZIP Partners are collected **only after closing**. Your territory acts as an asset, and the system is designed for you to earn **2× the Upline Partner Fee** through real transactions. This allows WorkingMoni to collect its **50% share** later — **with zero upfront cost**.

3.2 PARTNER SYSTEM SUMMARY

California (58 Counties, 482 Cities, 3,800 ZIPs)

Partner Level	Need to Hire	Premium ZIPs	Pays WM HQ	Recovery Target	Upline Partner Fee	Bonus Income
State	4 Regional Partners	5 ZIPs	\$5,000 (later)	\$10,000	—	1% of State deals
Regional	At least 4 County Partners	4 ZIPs	\$4,000	\$8,000	\$2,500 to State Partner	1% of Region deals
County	At least 4 City Partners	3 ZIPs	\$3,000	\$6,000	\$2,000 to Regional Partner	1% of County deals
City	At least 4 ZIP Partners	2 ZIPs	\$2,000	\$4,000	\$1,500 To County Partner	1% of City deals
ZIP	Deal flow only	Unlimited	\$1,000	\$2,000	\$1,000 to City Partner	6% of ZIP deal flow

You'll earn 6% of our 1% platform service fee on any deal closed within your Premium ZIPs.

Upline Partner Fee is a **one-time payment** that goes to the partner above you when you purchase a territory. It is **not a fee, not a membership, and not a monthly charge**. This fee is simply a **territory activation payment**. It rewards the partner who appointed you for building, training, and expanding the structure.

Once all State, Regional, County, City, and ZIP Partners are fully appointed within a state, the State Partner is required to share 50% of the Upline Partner Fees collected. As a result, WorkingMoni receives \$5,000 from the State Partner.

Recap:

- A Regional Partner pays a **\$2,500 Upline Partner Fee** to the State Partner.
- A County Partner pays a **\$2,000 Upline Partner Fee** to the Regional Partner.
- A City Partner pays a **\$1,500 Upline Partner Fee** to the County Partner.
- A ZIP Partner pays a **\$1,000 Upline Partner Fee** to the City Partner.

Section 4 — WorkingMoni Revenue Distribution

4.1 How It Works

When a deal funds and escrow closes, WorkingMoni collects a **1% Platform Service Fee**. This fee is charged to the **seller/borrower** at closing.

Actually, WorkingMoni does not keep the full 1%. Instead, the 1% is shared across the network. Think of the 1% like a river! It starts at HQ and flows down to reward **referrals and WM partners**.

Recipient	Share of 1% Fee	Purpose
WorkingMoni HQ	65%	WM's revenue: tech, staffing, compliance, and marketing.
Referral Rewards	20%	Paid across 7-levels of users who built the network
Partnership Rewards	10%	Shared among Partners where the deals closed
Referral Bonus	5%	One-time bonus to the sponsor who introduced the deal-closer

✓ Every payout is verified, automated, and traceable through escrow and Stripe Connect.

Borrower lists project → Lender reviews → Deal closes through escrow → WM HQ splits the gathered 1% fee with the Partners.

Example: Borrower closes a \$10 million rehab loan. WorkingMoni collects 1% = \$100,000.

Allocation	Share of 1% Fee	Dollar Amount
WorkingMoni HQ	65%	\$65,000
Referral Rewards	20%	\$20,000
Partnership Rewards	10%	\$10,000
Referral Bonus	5%	\$5,000
Total	100%	\$100,000

- **65% to HQ** keeps WorkingMoni lean, debt-free, and investor-ready.
- **20% to Referral Rewards**.
- **10% to Partnership Rewards** turns territories into real, cash-flowing assets.
- **5% to Referral Bonus** fuels organic network growth.

Section 5 — Partnership Rewards (10%)

5.1 How It's Divided

The 10% Partnership Rewards are given to all active Partners who own the territory where a deal closes. Each level receives a fixed share of the 1% platform fee.

Partner Level	Share of 1% Fee	Example on \$10M Deal
State Partner	1%	\$1,000
Regional Partner	1%	\$1,000
County Partner	1%	\$1,000
City Partner	1%	\$1,000
ZIP Partner	6%	\$6,000
Total	10%	\$10,000

✓ Every verified owner from State to ZIP, earns automatically when a deal closes in their area.

5.2 Example in Action

Example: A ZIP Partner in Miami closes a \$2 million rehab loan. 1% platform fee = \$20K.

Payouts happen instantly:

- ZIP Partner → \$12,000 (6% of \$20K)
- City Partner → \$2,000 (1% of \$20K)
- County Partner → \$2,000 (1% of \$20K)
- Regional Partner → \$2,000 (1% of \$20K)
- State Partner → \$2,000 (1% of \$20K)

✓ One verified deal rewarded five partners across the structure, teamwork powered by automation.

5.3 Built-In Fairness

Every payout is linked to a verified escrow ID and recorded in the system if any level is vacant (for example, no County Partner yet), that share temporarily reverts to HQ until filled.

✓ No wasted funds, no confusion, and no unfair splits — only transparent, data-verified earnings.

Section 6 — Partnership Activation (Build · Recover · Scale)

6.1 Activation Track

State Partners do **not** pay anything upfront. Instead, they recover (or exceed) the ZIP license value by introducing and placing new Partners within their structure. The new Partners below them will pay Upline Partner Fees. This approach helps new Partners get active quickly and see results within their first **30 days**.

6.2 Recover or Double License Cost by Partner Level

Each level can earn back up to 2× its initial investment through verified activity.

Examples are for demonstration only.

Partner Level	Purchased ZIPs	Capital Recovery Target	Sales Volume Example
State	\$5,000 (5 ZIPs)	Up to 2×	≈ \$10,000
Regional	\$4,000 (4 ZIPs)	Up to 2×	≈ \$8,000
County	\$3,000 (3 ZIPs)	Up to 2×	≈ \$6,000
City	\$2,000 (2 ZIPs)	Up to 2×	≈ \$4,000
ZIP	\$1,000 (Multiple ZIPs)	Based on deal flow	Varies

When you hit your capital recovery goal, *you've recovered your ZIP Code cost* and built your team!

6.3 The 30-Day Challenge

Partners are encouraged to activate their territory within the first 30 days by appointing and training their next-level Partners. Completing this milestone helps you:

- Recover your license cost quickly
- Build local visibility and credibility
- Prove leadership and performance early

Week 1: State Partner: Add Regional Partners

Week 2: Regional Partners: Add County Partners

Week 3: County Partners: Add City Partners

Week 4: City Partners: Activate ZIPs and listings


6.4 Compliance & Structure

- All income is verified through Stripe or escrow.
- No payments for recruitment only
- All income is tied to verified transactions or license sales
- Fully compliant with FTC, SEC, and state lending laws

6.5 Extension Policy

Need more time? You may request one extra 30-day extension, but only if:

- You emailed HQ before the original deadline.
- You provide a valid reason (travel, verification delay, etc.).
- You list pending candidates.

 Only one extension is allowed. No exceptions.

6.6 If You Miss the Deadline

If you fail to appoint your team:

- 30-Day Notice from HQ to finalize your structure.
- Temporary Suspension of payouts or recruiting rights.
- Possible Reassignment of your territory if inactivity continues.

Section 7 — State Partner 30-Day Rollout Plan

7.1 Week-by-Week Blueprint

Your first 30 days are about building structure, not chasing profit.

Your goal: prove leadership, organization, and market readiness.

Week 1 — Build Your Core Four

- Divide your State into 4 Regions (North, South, East, West, or by metro areas).
- Select 4 Regional Partners with **influence in real estate, lending, or investment**.
- Host quick intro calls to explain the WorkingMoni vision and rewards model.

✓ Goal: Appoint 4 Regional Partners and officially activate your State structure.

Week 2 — Train Regional Partner

- Introduce the WorkingMoni system to the Regional Partners.
- Ensure they have all created their WorkingMoni accounts and submitted the signed NDA.

✓ Goal: Each Region prepares to appoint 3 County Partners (≈12 total).

Week 3 — Expand to Counties, Cities, and ZIPs

- Help Regionals onboard County Partners.
- Guide Counties to appoint 4 City Partners each.
- Each City activates at least 4 ZIP Partners.
- Confirm all partners understand payouts, compliance, and reporting.

Example)

California: 1 State → 4 Regions → 16 Counties → 64 Cities

✓ Goal: A fully active statewide network producing verified activity.

Week 4 — Launch Publicly

- Display your leadership map and active territories online.
- Announce your first verified listings and deals.
- Celebrate activation milestones and highlight top performers.

✓ Goal: Achieve full statewide visibility and your first confirmed closings.

In short: Build your team fast, train them well, and lead by example — your state's success starts with your first 30-day rollout.

Section 8 — Territory Split Request

8.1 When to Split Territories

You may request a territory split when:

- Deal flow exceeds your team's capacity.
- New ZIPs need dedicated leadership.
- A qualified applicant wants to join your area.
- HQ identifies unbalanced or inactive coverage.

8.2 How a Split Works

Every split follows a verified 5-step process:

1. Submit Request – Explain why the split helps your market and suggest boundaries.
2. HQ Review – HQ checks population, deal volume, and avoids overlaps.
3. Approval & Licensing – New license created; Partner Ledger updated.
4. Payment & Documentation – Processed via Stripe; both sides e-sign agreements.
5. Map Update – WorkingMoni.com is now live with the new structure.

Section 9 — Renewal Policy for Territory License

9.1 License Term

Every WorkingMoni partnership begins with a 3-year license. This allows time to build your team, grow your market, and maintain steady deal flow while ensuring partners remain active and accountable. Renewals keep territories in the hands of engaged, high-performing leaders.

9.2 Renewal Timeline

HQ sends multiple automated reminders before your license expires:

- **90 Days Before:** First notice (email + dashboard).
- **60 Days Before:** Renewal link and updated pricing.
- **30 Days Before:** Final reminder.
- **Expiration Date:** Status changes to *Expired — Pending Review*.
- **15-Day Grace Period:** Final chance to renew (late fee applies).

After the grace period, the license automatically reverts to HQ for reassignment.

9.3 Renewal Evaluation

Before renewal approval, HQ reviews your performance:

Evaluation Area	What HQ Reviews
Activity Level	Listings, recruits, and verified deals
Compliance	Conduct, communication, and adherence to policies
Timeliness	Prompt payments and responses
Leadership	Mentorship and team development
Engagement	Ongoing participation and platform usage

9.4 Non-Renewal Consequences (If You Don't Renew)

- Your license reverts to HQ.
- Partnership Rewards payouts stop.
- Your territory is marked for reassignment.
- Your ZIPs are removed from the public Partner Map.

9.5 Reinstatement Policy

If your license expires and you wish to return:

- Reapply to WorkingMoni.
- HQ reviews your record and compliance.
- A \$250 reinstatement fee may apply.
- Previous downline or leadership roles may not be restored if reassigned.

Section 10 — Performance & Transfer Rules

10.1 Performance Standards

Every partner must treat their license as a professional business, not a side project. Activity and leadership keep the network strong.

Partner Level	Minimum Activity Per 6 Months
State	5 listings uploaded <i>or</i> 5 closed deals
Regional	4 listings uploaded <i>or</i> 4 closed deals
County	3 listings uploaded <i>or</i> 3 closed deals
City	2 listings uploaded <i>or</i> 2 closed deals
ZIP	1 listing uploaded <i>or</i> 1 closed deal per year

10.2 Accountability Process

If performance drops below standard, HQ follows a simple, 3-step system for everyone:

1. **First Notice (Warning):** Email and dashboard alert issued. You have 30 days to re-engage.
2. **Second Notice (Probation):** If no improvement, you will enter a 60-day probation. Payouts may pause, and an HQ mentor is assigned.
3. **Final Notice (Reassignment):** After 90 days of inactivity, HQ may reassign the territory to an active partner to protect market continuity.

10.3 Voluntary Transfers

Partners can transfer their license anytime in a clean and compliant way:

- Find a qualified buyer or successor.
- Both parties submit a Transfer Request Form to HQ.
- HQ retains a 10% admin fee from the sale to cover legal and system costs.
- The new partner inherits your team and territory responsibilities.

WorkingMoni allows partners to manage their licenses flexibly while ensuring fairness, compliance, and network stability.

Transfer Type	Minimum Quarterly Activity
Voluntary Transfer	Partner may transfer or sell their license to another qualified professional/user
Inactive Transfer	Partner remains inactive for 12 months or longer, HQ may reassign or invite transfer
Upgrade Transfer	Partner who expands to a higher level (e.g. County → Regional → State) may consolidate licenses
Team Succession	In case of retirement, relocation, or unforeseen circumstances, the license may be assigned to an approved successor within the same team
Non-Transferable Period	New licenses are non-transferable for the first 6 months after activation

- All transfers must be revised and approved in writing by WorkingMoni HQ before completion.
- Transfer fees are determined on a case-by-case basis based on market value and administrative costs.

10.4 Quarterly Payout Schedule

All Partnership Rewards payouts are processed quarterly:

Quarter	Payout Date
Q1 (Jan–Mar)	Apr 15
Q2 (Apr–Jun)	Jul 15
Q3 (Jul–Sep)	Oct 15
Q4 (Oct–Dec)	Jan 15

Section 11 — Legal & Compliance Notes

11.1 Foundation of Trust

WorkingMoni is built on transparency and compliance.

Every transaction runs through verified systems, licensed escrow, and secure reporting — ensuring trust for borrowers, lenders, investors, and regulators.

WorkingMoni is not a lender, broker, or investment fund. It is a neutral, technology-based marketplace for verified financial transactions.

11.2 Compliance Principles

1) Service-Based Compensation Only

- All payouts (Referral Rewards, Partnership Rewards, and Referral Bonuses) come only from the 1% platform fee collected after escrow closes.
- No one is paid for recruiting or joining.
- License sales and upgrades do not generate compensation.

2) Independent Contractor Status

- All Partners are independent operators (Form 1099-NEC).
- You manage your own schedule, marketing, and goals.
- There is no employer–employee relationship with WorkingMoni.

3) Active Participation Required

- Income depends on verified business activity — not passive investment.
- “Investment-only” participation is prohibited.

4) Prohibited Conduct

- Do not offer securities or promise guaranteed returns.
- Do not act as a lender, broker, or escrow agent unless you hold the proper state license.

11.3 Responsibilities & Policies

- Promote WorkingMoni professionally and ethically.
- Follow all applicable laws and platform policies.
- **Termination:** Possible for non-compliance or misuse.
- **Liability:** Partners are responsible for their own activities; WorkingMoni is not liable for indirect or incidental damages.
- **Policy Updates:** WorkingMoni may update terms with 30 days’ notice; continued participation means acceptance.
- **Subject to Change:** WorkingMoni, Inc. may update fees/structures/features with **30 days’ notice**; continued participation indicates acceptance.

State Partner Application (Complete & Submit)

Applicant Information

*Full Name: _____

*Company Name: _____

*Phone Number: _____

*Email Address: _____

*State You Want to Own: _____

5 PREMIUM ZIPs

Select 5 ZIP Codes you're applying for.

You'll earn 6% of our 1% platform service fee on any deal closed within these ZIPs!

1) _____ 2) _____ 3) _____

4) _____ 5) _____

Acknowledgements (check all)

- I understand I must select **5 Premium Zip Codes** to start.
- Pay nothing upfront. All fees are collected after closing with Regional, County, and City Partners.
- I understand the license term is **3 years** with an optional **3-year** renewal.
- I acknowledge WorkingMoni's **Right of First Refusal** on any license sale.
- I agree to comply with WorkingMoni policies and standards.
- I understand the application does not guarantee approval.

Application Disclaimer

Submission of an application is for evaluation purposes only. Applicants act independently and may withdraw at any time. No agreement exists unless and until the applicant formally requests a *partnership agreement* and WorkingMoni executes it *after the full team structure is established down to the ZIP Partner level*.

Applicant Signature: _____ **Date:** _____

Please submit this to admin@workingmoni.com.