



CONSULTING AGREEMENT

Customer Name: _____

Business Name: _____

Requested Amount	\$
Term	Revolving Unsecured Line of Credit
Consulting Fee	8% of the total amount approved, payable to G&M UNITED FINANCIAL SERVICES
Information Required	1. Copy of Driver's License 2. Proof of citizenship or resident

Terms & Conditions

The "Consulting Fee" is required for G&M UNITED FINANCIAL SERVICES to refer this transaction to final review. If the customer is approve for any source of financing by any financial institution, within 90 days from the signing of this agreement. The "Consulting Fee" is paid by the customer to retain G&M UNITED FINANCIAL SERVICES. Customers understands that G&M UNITED will be relying on customer's representation of its present intention to enter into a consulting agreement with G&M UNITED and that G&M UNITED will incur out-of-pocket and managerial costs in processing customer's credit application, and that G&M UNITED may forego other opportunities in order to reserve customers needs and request of services. Inaccurate information supplied by customer, any guarantor, or any collateral not provided to G&M UNITED, the failure of customer to execute any document requested by G&M UNITED in connection with this transaction consistent with the terms of this letter or to cooperate in any other way in completing this transaction, or any guarantor or any collateral owner is withdrawing from this transaction. The "Consulting Fee" is non-refundable if untrue information has been provided by the customer to G&M UNITED or its assignees at any stage of this transaction when refunding the 'Consulting Fee' G&M UNITED may deduct all outpocket costs incurred in the investigation, negotiation and analysis of the transaction. The quotes above do not include sales tax. Customer/Guarantors agree to jurisdiction in the state of Florida in any action, suit or proceeding regarding this Proposal, and concede that it, and each of them transacted business in the state of Florida. In the event of any legal action with regard to this proposal covered hereby, Customer/guarantors agree Florida law applies and that the venue must be laid in Florida and that both parties shall be limited to using the Superior Court for Miami-Dade County or the United States District Court for the Southem District of Florida.

Acknowledgment

Initials

All fees shall be 100% refundable if the Line of Credit is not approved by any financial institution in 30 days, referred to as the Consulting Payment Agreement. Please see the consulting payment agreement with the above agreement number.

At all times material hereto, it is understood by all parties that G&M UNITED FINANCIAL SERVICES is a referral source for the ultimate financial institution, which makes the final decisions as to approvals of lines of credit.

G&M UNITED FINANCIAL SERVICES.

At no time G&M UNITED FINANCIAL SERVICES, should be construed as a lending Institution nor that a certain fixed or variable rate will be obtained, which is at sole discretion of the lending institution.

Additional Bank Fee apply.

Customer agree that all of the information presented above is accurate, and accepts all of the terms and conditions of this agreement:

Accepted by:

Customer:

By: _____

Title: _____

Date: _____

Accepted by:

G&M UNITED FINANCIAL SERVICES

By: _____

Title: _____

Date: _____