

FINANCIAL AGREEMENT

AGREEMENT, dated _____, 200__, between DePan Media Corporation (hereinafter the "Agency") and _____ (hereinafter "Independent Contractor" or "IC").

Whereas Independent Contractor is committing to attend Agency's Wealth Builders Training.

Agency will be investing time and money in Independent Contractor's training. Agency agrees not to ask for reimbursement for that investment, except in the event IC does not meet the criteria requested by Agency (see below). However, IC needs to make a minimal "good faith" financial commitment to show IC commitment to Agency and to him/herself. The following fees (subject to change) are the ones IC is responsible for:

Licensed Lead Provider (Option A) <small>(Note: the following fees will be reimbursed to you upon us closing your first two leads)</small>			Licensed Affiliate (Option B) <small>(Note: the following fees will be reimbursed to you upon closing your first two clients)</small>		
<input type="checkbox"/> DePan licensing only	Upfront	Later	<input type="checkbox"/> State Licensing	Upfront	Later
<input type="checkbox"/> Training (\$250)			<input type="checkbox"/> School or home schooling		
<input type="checkbox"/> License (\$25)			<input type="checkbox"/> Finger Print		
<input type="checkbox"/> No-show deposit	\$100		<input type="checkbox"/> State exam		
(processed only if not showing up for training)			<input checked="" type="checkbox"/> DePan licensing		
<input type="checkbox"/> Others			<input checked="" type="checkbox"/> Training (\$2,000) includes:		
			-Marketing License		
			-DISC profiling		
			-Emico representation		
			-Lenders & Ins. appointments		
			<input checked="" type="checkbox"/> Other elements		
			<input type="checkbox"/> Securities License: Series 6 & 63 (\$225) (opt)		
			<input type="checkbox"/> Other:		
TOTAL			TOTAL		
Deposit			Deposit (minimum \$200)		
Balance			Balance		

Independent Contractor understands and agrees that he/she is responsible for all the fees above. All the fees will be reimbursed to IC upon the final closing of IC's first two leads or clients, within a period of 90 days from the date of signature of this agreement. Pre-checked boxes (☑) are the fees that must be paid prior to attending the training.

Criteria for reimbursement: In the event IC does not produce the required two closed leads or closed clients within 90 days, IC will be held responsible for paying back all the above mentioned expenses actually incurred. If a balance is due on the agreement, it must be accompanied by the corresponding Promissory Note.

This agreement shall be governed by and shall be construed in accordance with the laws of the State of California.

WITNESS OUR SIGNATURES on the date written below.

<p>AGENCY:</p> <p>Signature: _____</p> <p>By: _____</p> <p>Date: _____</p>	<p>INDEPENDENT CONTRACTOR:</p> <p>Signature: _____</p> <p>By: _____</p> <p>Date: _____</p>
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PROMISSORY NOTE

Due: _____, 200__

Amount \$ _____

FOR VALUE RECEIVED, the undersigned _____ ("Borrower") promises to pay to DePan Media ("Lender") at _____, the principal sum of _____ DOLLARS (\$ _____) solely to be used for the purpose of training Borrower to become part of the Wealth Builders Group team, as demonstrated on the Loan Agreement between the parties.

The following terms are applicable only in the event Borrower does not generate directly at least two completed sales of the financial products marketed by Wealth Builders Group within a period of 90 days from this date. Upon closing of two sales, a portion of the commission on those sales will be applied to the immediate reimbursement of the present note, up to a total of two thousand dollars (\$2,000). In the event there is a balance due, the difference will be subtracted from the Borrower's subsequent commissions due to him/her based on his/her performance as a team member of the Wealth Builders Group.

Therefore, if the event mentioned above does not take place as expected, Borrower promises to pay the above mentioned principal sum together with interest at the rate of 10% per annum. This Note shall be due ninety days (90) from the date of this Note ("Term") with interest and principal payable at the end of the Term. Lender may, in lieu of payment of principal and interest hereof convert all or a portion of the total principal due into a differed payment plan, or sell this Note to a third party.

With respect to the Borrower, any of the following events shall constitute an Event of Default: (i) default in payment of any amount due pursuant to this Note; (ii) the filing of a voluntary or involuntary petition for an order of relief under the federal Bankruptcy Code or under any state or federal insolvency statute; or (iii) the appointment of a receiver, custodian, trustee or assignee to take possession of property. If Borrower does not cure said Event of Default within fifteen (15) days of receipt of Notice of Default from Lender, Lender may exercise and enforce its rights hereunder.

This Note shall be governed by the laws of the State of California applicable to transactions to be wholly performed within such jurisdiction. The Borrower hereby expressly submits to the jurisdiction of all federal and state courts located in the State of California and consents that any of the undersigned may be served within or without such court's jurisdiction by registered mail or by personal service, provided a reasonable time for appearance is allowed. The Borrower also waives any claim that such courts are an inconvenient forum.

Any notice to Lender or to the Borrower shall be deemed effective upon deposit in the Express United States mail, postage pre-paid at the address set forth herein.

No failure to exercise, delay in exercising, or single or partial exercise by payee or any holder of any right, power or remedy under this Note or with respect to the indebtedness evidenced by this Note shall preclude or constitute a waiver of any other or further exercise by Lender or any holder of the same or any other right, power or remedy. No term or provision of this Note may be changed without the prior written consent of Lender, which consent shall not be unreasonably withheld. This Note shall be governed by and shall be construed in accordance with the laws of the State of California.

BORROWER: _____ Signature: _____ Date: _____

Address: _____

City: _____ State: _____ ZIP: _____ Email: _____

FAX both signed pages to 858-228-1252 and bring the originals to training to access the room.