

2008 DANO'S DEBTBUSTERS INC. INDEPENDENT BUSINESS APPLICATION

FOR LICENSING OFFICE USE ONLY

DATE RECEIVED _____ MONEY RECEIVED \$ _____ FCN _____ SOLUTION # _____

PLEASE PRINT (use black or blue ink)

NAME: LAST FIRST FULL MIDDLE NAME (No Initial) DATE OF BIRTH SOCIAL SECURITY NUMBER

RESIDENT STREET ADDRESS (No P.O. Box) CITY COUNTY STATE ZIP CODE

MAILING ADDRESS (if different from above address) CITY COUNTY STATE ZIP CODE

() HOME TELEPHONE # () HOME FAX # PREFER TO BE ADDRESSED AS (FIRST NAME)

Sex: Male: Female: Spouse's Name (Optional) _____

E-MAIL ADDRESS (Optional) _____

RECRUITER'S NAME _____ SOLUTION # _____

APPLICANT'S TEAM:

1ST UPLINE LEADER _____

VICE PRESIDENT _____

VP OFFICE TO WHICH CORRESPONDENCE IS TO BE MAILED:

NAME _____ VPs SOLUTION # _____

VPs PHONE NUMBER _____ VPs E-MAIL _____

VPs FAX NUMBER _____

BACK GROUND CHECK IS REQUIRED OF ALL NEW APPLICANTS!

PLEASE INCLUDE A \$35 CHECK MADE PAYABLE TO DANO'S DEBTBUSTERS INC.

BACKGROUND FEE IS NON-REFUNDABLE

APPLICANT'S PERSONAL INFORMATION

PLACE OF RESIDENCE FOR LAST (3) YEARS (NO GAPS OR MISSING TIME PERIODS):

FROM: _____
MONTH/YEAR ADDRESS

TO: _____
MONTH/YEAR CITY STATE ZIP CODE

FROM: _____
MONTH/YEAR ADDRESS

TO: _____
MONTH/YEAR CITY STATE ZIP CODE

FROM: _____
MONTH/YEAR ADDRESS

TO: _____
MONTH/YEAR CITY STATE ZIP CODE

APPLICANT'S EMPLOYMENT HISTORY

PRESENT EMPLOYER _____
COMPANY NAME

ADDRESS EMPLOYER'S PHONE #

CITY STATE ZIP CODE

CURRENT POSITION HELD BRIEF JOB DESCRIPTION

MAY WE CONTACT? _____ IF NOT, WHY? _____

TIME WITH PRESENT EMPLOYER: LESS THAN 1 year 1 - 5 YEARS 6 - 10 YEARS OVER 10 YEARS

Not employed (student, retired, etc.) Please specify: _____

APPLICANT'S FINANCIAL AND EDUCATIONAL INFORMATION

Please check the appropriate box in each of the sections shown below. All spouse information is optional.

Average annual income:	Applicant only	Spouse only
\$0 - \$9,999	<input type="checkbox"/>	<input type="checkbox"/>
\$10,000 - \$49,999	<input type="checkbox"/>	<input type="checkbox"/>
\$50,000 - \$74,999	<input type="checkbox"/>	<input type="checkbox"/>
\$75,000 and over	<input type="checkbox"/>	<input type="checkbox"/>

Do you have a checking account? Yes No

EDUCATION (highest level completed)

- Some High School Bachelor's Degree
 High School Graduate/GED Post-graduate or professional degree
 Some college or technical training

MILITARY INFORMATION

Please check the appropriate box (es) if they apply:

- *Active duty military personnel or Active Guard or Reserves
 *Department of Defense Civilian Employee

*If this box is checked, please attach a "Military Checklist."

APPLICANT'S LICENSE INFORMATION

Licenses presently or previously held:

Company Name _____ State _____

Life A&H Other _____
License Number Effective Date Expiration Date

Company Name _____ State _____

Life A&H Other _____
License Number Effective Date Expiration Date

**DISCLOSURE AND AUTHORIZATION
UNDER THE FAIR CREDIT REPORTING ACT**

I understand that DANO'S DEBTBUSTERS INC. may request a consumer credit report (including an investigative consumer report) about me, as part of its regular agent selection and retention process. A consumer report includes information about credit worthiness, character, reputation, and mode of living. (To include a criminal investigative report.)

_____ _____
Applicant's Signature Date

Print your Name Social Security #

QUALIFICATION INFORMATION

IMPORTANT NOTICE: READ THIS CAREFULLY!

LAWS IN THE FINANCIAL SERVICES INDUSTRY AFFECT WHO MAY BE A MEMBER OF DANO'S DEBTBUSTERS INC. VIOLATION OF THESE LAWS MAY LEAD TO SERIOUS CONSEQUENCES, INCLUDING FINES OR IMPRISONMENT. BECAUSE OF THESE LAWS, WE ASK YOU ABOUT YOUR BACKGROUND IN THE QUESTIONS BELOW. WHEN WE SAY "YOU" IN THESE QUESTIONS, WE MEAN YOU PERSONALLY AND ALSO ANY ORGANIZATION THAT YOU OWNED OR HAD A CONTROLLING OWNERSHIP INTEREST IN, OR CONTROLLED AS A PRINCIPAL MANAGER. **YOU MUST ANSWER THESE QUESTIONS TRUTHFULLY AND HONESTLY. IF THE ANSWER IS "YES" YOU MUST READ AND COMPLETE A SPECIAL REGISTRATION FORM.**

1. HAVE YOU EVER, IN A STATE, FEDERAL, OR MILITARY COURT, IN THE U.S. OR ANY OTHER COUNTRY:
 - BEEN CHARGED WITH, or PLED GUILTY or NOLO CONTENDRE TO, OR BEEN FOUND GUILTY OF ANY FELONY (OR FELONY EQUIVALENT) CRIME?
 - PLED GUILTY OR NOLO CONTENDRE TO, OR BEEN FOUND GUILTY OF, ANY NON-FELONY CRIME INVOLVING:
 - A FINANCIAL INDUSTRY LAW, RULE, OR REGULATION
 - LYING OR DISHONESTY, CHEATING OR FRAUD, OR BREACH OF TRUST
 - THEFT IN ANY FORM, OR BURGLARY
 - SEXUAL MISCONDUCT OR INDECENCY
 - VIOLENCE OR THREATS OF VIOLENCE
 - MONEY-LAUNDERING OR DRUG-DEALING/DISTRIBUTION? YES NO
2. ARE YOU NOW OR HAVE YOU EVER BEEN THE SUBJECT OF ANY CIVIL COURT, REGULATORY OR ADMINISTRATIVE AGENCY ACTION, OR HAVE YOU EVER BEEN DISCHARGED OR PERMITTED TO RESIGN FROM ANY CONTRACT, POSITION OR EMPLOYMENT (INCLUDING A MILITARY POSITION), BECAUSE OF ALLEGATIONS OF MISCONDUCT REGARDING:
 - A FINANCIAL INDUSTRY LAW, RULE, OR REGULATION
 - LYING OR DISHONESTY, CHEATING OR FRAUD, OR BREACH OF TRUST
 - THEFT IN ANY FORM, OR BURGLARY
 - SEXUAL MISCONDUCT OR INDECENCY
 - VIOLENCE OR THREATS OF VIOLENCE
 - MONEY-LAUNDERING OR DRUG-DEALING/DISTRIBUTION YES NO
3. HAVE YOU EVER:
 - BEEN EXPELLED, SUSPENDED BARRED, OR ENJOINED (PREVENTED BY COURT ORDER) FROM ENGAGING IN A TRADE, PROFESSION OR GOVERNMENT CONTRACT, OR BEEN DENIED A TRADE OR PROFESSIONAL LICENSE, OR HAD A TRADE OR PROFESSIONAL LICENSE REVOKED, SUSPENDED OR RESTRICTED?
 - HAD A BONDING COMPANY DENY, PAY OUT, OR REVOKE A BOND ON YOU? YES NO
4. ARE YOU NOW:
 - IN ANY WAY, INVOLVED IN OR LICENSED FOR: (A) MARKETING OR PROMOTING FINANCIAL PRODUCTS OR SERVICES; OR (B) RAISING INVESTMENT FUNDS, OR HANDLING, PLANNING, OR ADVISING ON THE INVESTMENTS OF OTHERS?
 - AS AN AGENT, INDEBTED TO ANY INSURANCE COMPANY, GENERAL AGENT, MANAGER OR BROKERS?
 YES NO
NO
5. HAVE YOU, WITHIN THE LAST 10 YEARS, MADE A COMPROMISE WITH CREDITORS, BEEN THE SUBJECT OF BANKRUPTCY PETITION, OR HAD UNSATISFIED JUDGMENTS OR LIENS PENDING AGAINST YOU?
 YES NO

REMEMBER, IF THE ANSWER IS "YES" TO ANY QUESTION, YOU MUST READ AND COMPLETE A SPECIAL REGISTRATION REVIEW FORM (srr FORM)

**THIS IS A BINDING CONTRACT.
READ IT CAREFULLY.**

BASIC AGREEMENT

This is a contract between you and Dano's Debtbusters Inc.

1. This Basic Agreement covers important matters about your relationship with Dano's Debtbusters Inc. and other D. Sturm & Associates companies. "Dano's Debtbusters Inc. Companies" are D. Sturm & Associates and other companies authorized by Dano's Debtbusters Inc. to enter into agreements with, or to offer products or services through, agents in the Dano's Debtbusters Inc. sales force. "Dano's Debtbusters Inc. sales force" is the group of Dano's Debtbusters Inc. agents who are currently parties to either a Basic Agreement or prior agent agreements with Dano's Debtbusters Inc. Other agreements between you and Dano's Debtbusters Inc. will authorize you to market specific products and services and will provide for commissions. Some designations and marketing opportunities are covered by additional agreements.
2. While this Agreement is in force, you may use certain trademarks (including service marks, slogans, logos, designs, or trade names) relating to the Dano's Debtbusters Inc. companies and the Dano's Debtbusters Inc. sales force, but only in connection with your marketing activities for Dano's Debtbusters Inc. companies. Dano's Debtbusters Inc. may change or discontinue these trademarks or your rights to use them at any time. You agree to use the trademarks only in the manner approved by Dano's Debtbusters Inc.
3. You may recruit new agents for the Dano's Debtbusters Inc. sales force in accordance with any Operating Guidelines on recruiting. A version of this Agreement must be signed by the person you recruit in order for the person to be an agent. The only way to earn money from Dano's Debtbusters Inc. is through the sale of Dano's Debtbusters Inc. companies' products and services. You earn **no money** for recruiting. You may not profit from selling recruiting and sales materials, ect. to the Dano's Debtbusters Inc. sales force. You are not required to buy a financial product or service of any Dano's Debtbusters Inc. Company in order to represent Dano's Debtbusters Inc.
4. Your "commission hierarchy" for Dano's Debtbusters Inc. means the total group of your downline agents on whose sales you have received or are entitled to receive commission (including any advances). For the purpose of determining commissions as well as lines of reporting, Dano's Debtbusters Inc. will keep records of your downline agents and commission hierarchies. Although no agent has the right to transfer from or to another hierarchy, Dano's Debtbusters Inc. may transfer agents, but only for good reason (e.g. failure to comply with Operating Guidelines).
5. You are an independent contractor (and not an employee or officer of any Dano's Debtbusters Inc. Company), which means that you may exercise considerable discretion in how you conduct your business. You may not, in the name of any Dano's Debtbusters Inc. Company, enter into any contract or lease, incur any liability or obligation, maintain any bank account or secure credit. You may not deposit into your account any check or money order made payable to Dano's Debtbusters Inc. or any Dano's Debtbusters Inc. Company. You are responsible for your own expenses, including federal and state self-employment taxes, Dano's Debtbusters Inc. administrative fees and other expenses you incur. The Dano's Debtbusters Inc. Companies may periodically change products, services, and marketing programs.
6. You do not need to be active full time in the Dano's Debtbusters Inc. sales force. While you are a Dano's Debtbusters Inc. agent, you agree not to market any financial products or services except for those offered by Dano's Debtbusters Inc. Companies, unless expressly authorized in writing by Dano's Debtbusters Inc. If you market any products or services for any non-Dano's Debtbusters Inc. Company, you must expressly advise all customers that you are not then representing Dano's Debtbusters Inc. and make it clear to the customers whom you do represent.
7. You may not try to market any products or services, including securities, unless you are properly licensed to do so.
8. You may not receive any commissions from the sale of any product, including securities, if you are not properly licensed.
9. Either party with or without any reason or cause may terminate this Agreement. This Agreement shall also automatically terminate in the event of your death.
10. Except as otherwise provided in this agreement, any dispute between you and a Dano's Debtbusters Inc. Company, between you and any Dano's Debtbusters Inc. affiliate, or between you and another Dano's Debtbusters Inc. agent will be settled solely through good faith negotiation (as described in the current Operating Guideline) or, if that fails, binding arbitration. "Dispute" means any type of dispute in any way related to your relationship with a Dano's Debtbusters Inc. Company.
11. This Agreement will be effective when executed by you. You agree to send promptly a copy of the executed Agreement to Dano's Debtbusters Inc..

**The place you sign this Agreement is on the
"Signature Page" of the Business Application containing this Agreement.**

SIGNATURE PAGE

My signature below serves as my agreement to be bound to the Basic Agreement and the Independent Business application and also serves as my acceptance of each of applicant's acknowledgments and the applicant's statement below. I UNDERSTAND THAT, ALTHOUGH I HAVE SIGNED AN AGENT AGREEMENT, I AM NOT AUTHORIZED TO SOLICIT FOR DANO'S DEBTBUSTERS INC. IN ANY MANNER UNTIL I RECEIVE WRITTEN AUTHORIZATION FROM IT, AND THAT I HAVE THE NECESSARY LICENSE, APPOINTMENT, AND APPROVAL.

APPLICANT SIGNATURE DATE SIGNED SOCIAL SECURITY #

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APPLICANT'S ACKNOWLEDGMENTS

As a member of the Dano's Debtbusters Inc. sales force, I am an independent contractor, and not an employee of Dano's Debtbusters Inc., or any other Dano's Debtbusters Inc. company.

APPLICANT'S STATEMENT

I UNDERSTAND THAT:

1. I am expected to take steps within a reasonable time after the date of this application to obtain all licenses necessary to sell all Dano's Debtbusters Inc. products offered in my state.
2. My agreements with Dano's Debtbusters Inc. will be terminated if I do not take steps to obtain my mortgage license within ninety (90) days from the date of this Application, or, if I do not obtain my mortgage license within nine (9) months from the date of this application.
3. Inaccurate or incomplete information in the "Qualification Information" section (or any other section of this application (or any licensing application), will constitute a basis for termination at any time of all of my Dano's Debtbusters Inc. agreements.
4. No commission or other payments will be paid to Applicant until a proper license has been issued, except as to products to which no license is required.

VP CERTIFICATION

In submitting this application to Dano's Debtbusters Inc. for the appointment of this agent as a representative of Dano's Debtbusters Inc, I certify that:

1. No commission or other payments will be paid to Applicant until a proper license has been issued, except as to products for which no license is required.
2. A background check has been/is being conducted on the applicant in accordance with Dano's Debtbusters Inc. policy. The information in this Application is true to the best of my knowledge and belief.
3. I understand that **FEDERAL CRIMINAL SANCTIONS, INCLUDING FINES AND IMPRISONMENT, MAY BE IMPOSED AGAINST CERTAIN CONVICTED FELONS WHO ENGAGE IN THE MORTGAGE, INSURANCE & INVESTMENT BUSINESS, AS WELL AS AGAINST ANY REPRESENTATIVE WHO WILLFULLY PERMITS THEM TO DO SO.**

VP: _____ (Print Name)

DATE: _____ VP SIGNATURE: _____

DANO'S DEBTBUSTERS INC. SETS HIGH STANDARDS OF HONOR. EVERY INDEPENDENT FINANCIAL AGENT MUST SET THE STANDARD FOR INTEGRITY IN THE FINANCIAL SERVICES INDUSTRY. AS A NEW ASSOCIATE, YOU'LL WANT TO JOIN IN THIS COMMITMENT TO ACHIEVE THIS STANDARD. YOUR ACKNOWLEDGEMENT ON THE SIGNATURE PAGE CERTIFIES THAT YOU HAVE READ AND AGREE TO COMPLY WITH OUR STANDARDS. REMEMBER TO APPLY THESE IMPORTANT PRINCIPLES AND MAKE THEM SECOND NATURE IN YOUR BUSINESS.

- ◆ **I WILL ALWAYS BE HONEST IN MY BUSINESS DEALINGS. I UNDERSTAND THAT NO ONE CAN AUTHORIZE OR REQUIRE ME TO MAKE A DISHONEST STATEMENT.**
- ◆ **I WILL ALWAYS BE PROFESSIONAL AND RESPECTFUL IN MY BUSINESS DEALINGS. I WILL NOT ENGAGE IN PROHIBITED DISCRIMINATION, INCLUDING SEXUAL HARRASSMENT.**
- ◆ **I WILL SOLICIT AND SELL ONLY DANO'S DEBTBUSTERS INC. FINANCIAL PRODUCTS AND SERVICES. I WILL NOT SOLICIT, SELL, MARKET, OR PROMOTE ANY MORTGAGE, INVESTMENT, NOTE, LOAN, INSURANCE POLICY, OR ANY OTHER FINANCIAL PRODUCT OR SERVICE NOT APPROVED BY DANO'S DEBTBUSTERS INC.**
- ◆ **I WILL SOLICIT FINANCIAL PRODUCTS AND SERVICES ONLY WHEN, AND IN THE STATES IN WHICH I AM PROPERLY LICENSED.**
- ◆ **I WILL NOT ACCEPT COMMISSION FROM THE SALE OF PRODUCTS I AM NOT LICENSED TO SELL.**
- ◆ **I WILL CLEARLY EXPLAIN TO CLIENTS THAT I AM ACTING AS AN AGENT OR REPRESENTATIVE OF DANO'S DEBTBUSTERS INC.**
- ◆ **I WILL NOT ACCEPT CASH FROM ANY CLIENT. I WILL ALWAYS HANDLE CLIENT FUNDS PROPERLY.**
- ◆ **I WILL IMMEDIATELY NOTIFY DANO'S DEBTBUSTERS INC. OFFICE OF THE GENERAL COUNSEL OF ANY CRIMINAL MATTERS, REQUESTS OR PROCEEDINGS IN WHICH I AM INVOLVED. I WILL DISCLOSE ON THIS IBA ANY REQUESTED CRIMINAL CONVICTIONS, PLEAS OR CHARGES--WHETHER FELONY OR MISDEMEANOR--EVEN IF LATER DISMISSED, DEFERRED, EXPUNGED, OR PARDONED. I WILL ACCURATELY ANSWER, AND TIMELY AMEND, ANY REGULATORY LICENSING FORM, SUCH AS THE NASDs FORM U-4 ABOUT ANY CRIMINAL INVESTIGATION OR PROCEEDING.**
- ◆ **I WILL IMMEDIATELY NOTIFY DANO'S DEBTBUSTERS INC. OFFICE OF THE GENERAL COUNSEL OF WRITTEN CLIENT COMPLAINTS, ALLEGATIONS OF MISCONDUCT OR SUPICIOUS ACTIVITY.**

DANO'S DEBTBUSTERS INC. STANDARDS ARE MY STANDARDS!