



INDEPENDENT BUSINESS APPLICATION (IBA)

Marketing Products and Services of the Monument Marketing Group, LLC.

POINTS TO REMEMBER

1. Understand what business you are in. We are in the business of Marketing. So, you are joining a marketing team made up of independent businesspeople, like yourself.
2. You will be living the American Dream of being in business for yourself. You will have a full support team to assist you in reaching your dreams.
3. As with most businesses, you must invest in order to grow. Part of that investment requires a business license. Your initial business license fee is \$399.00. After your initial business fee, you will be required to pay on or by your anniversary date in order to sustain your license.
There are two ways you can pay this fee, either by credit card or debit card. Either of these payment methods may be used to pay your initial license fee as well as be used for your annual automatic payment method.
4. Another part of being in business is the need for an administrative team. ~~For \$25.00 per month, you will be receiving our incredible Business-Building Support System via your MMG Administration Back Office.~~
 - ~~The monthly MMG Support Fee may be paid by:~~
 - ~~Credit Card or Debit Card and authorization for automatic monthly renewal is required.~~

BUSINESS APPLICATION (IBA)

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Applicant Information (Please print and use black ink):

1. Have you ever been an agent or Representative with Monument Marketing Group? Yes No
2. If yes, what was your Representative ID Number? _____
3. Social Security Number _____ Date of Birth _____ Sex: Male___ Female___
4. Full Last Name: _____
5. First Name: _____ Full Middle Name (Not Initial) _____
6. Home Address: Street Address (do not use P.O. Box)

_____ City _____ State _____ Zip Code _____
7. Evening Telephone No. _____ Daytime Telephone No. _____ FAX No. _____
8. Cell Phone No. _____
9. E-Mail Address (Please include your e-mail address to make communication easier.)

10. Marital status (optional): Single _____ Married _____ Divorced _____ Widowed _____
11. Spouse's Name (Optional): _____

Applicant's Hierarchy: Complete each level. Incomplete hierarchy information may delay processing.

12. Recruiter's (Sponsor) Name: First _____ Last Name: _____
13. Solution Number _____
14. Sr. Rep or above? Yes _____ No _____
15. 1st Upline Leader: First Name: _____ Last Name: _____
16. Solution or Representative ID Number No. _____

17. Must be Sr. Rep (Level 3) or above. If the recruiter is below a Sr. Rep, then the recruiter's 1st Upline should be listed as the 1st Upline Leader. If the recruiter is a Sr. Rep or above, then he/she should be listed as the Recruiter and the 1st Upline Leader

18. Executive Marketing Director: First Name: _____ Last Name: _____

19. Solution or Representative ID Number No. _____

20. EMD's Telephone No. _____ EMD's FAX Number: _____

THE RELATIONSHIP

This Agreement contains the complete terms and conditions which you (the "IBR") agree to be bound by as a participant in Monument Marketing Group, LLC ("MMG") program (the "Program") and which shall apply once your application to participate in the Program has been accepted by Monument Marketing Group, LLC.

(Please read carefully) You are an Independent Business Representative (IBR) for the Monument Marketing Company (MMG) that exclusively markets the products and services for The Believers' Club, and The Opportunity Zone throughout any US Zip Code US territory. Under this agreement each individual (IBR) is assigned by the home office administration authorizing you to market The Believers' Club and TOZ products and services. If you are qualified by the rules of compensation of MMG you may receive Production Bonuses from time to time on other IBR's who are operating under similar agreement in MMG. Please be advised that you receive only fully earned commissions, and you are signing binding agreements, therefore please read carefully before signing this agreement.

THIS IS A BINDING CONTRACT. READ IT CAREFULLY.

Monument Marketing Group, LLC.

Basic Agreement

This is a contract between you the Independent Business Representative, and **Monument Marketing Group, LLC. ("MMG")**.

PART I.

1. This Basic Agreement covers important matters about your relationship with **MMG** and other **MMG Companies**. "**Monument Marketing Group Companies**" are **MMG** and any other company(ies) authorized by (**MMG**) to enter into agreements with, or to offer products or services through, agents in the **MMG sales force**. "**Monument Marketing Group Sales Force**" are **MMG agents** who are currently parties to a Basic Agreement. Other agreements between you and the **MMG Companies** will further authorize you to market specific products and services of **The Opportunity Zone Dot Biz, Inc. ("TOZ")** and **The Believers' Club, Inc. (TBC)** to provide your commissions. Some designations within the **MMG sales force** (e.g., "Regional Vice President" and higher) 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 **Monument Marketing Group**, the **MMG Sales Force**, and **The Opportunity Zone**, but only in connection with your marketing activities for the **MMG Companies**. **MMG** may change or discontinue these trademarks or your rights to use them at any time and will notify you immediately of these changes. These trademarks, including all associated goodwill, are the property of the **MMG Companies**. You agree to use these trademarks only in the manner approved by the **MMG Companies**. If, in the future, Monument Marketing Group, LLC sells and distributes any other goods or services through the Internet, it shall offer to its Affiliates at that time the opportunity to become Vendor-Affiliates of such goods or services. Such goods or services shall be included in the defined term "Product" and this Agreement shall then also apply to such goods or services.
3. From time-to-time **MMG** may hire new IBR agents for the **MMG sales force** in accordance with **MMG Policies** on recruiting. A version of this Agreement must be signed by the person recruited in order for the person to be an agent. The only way to earn money from a **MMG Company** is through the sale of a Companies' products and services. You earn no money for recruiting. You may not profit from selling sales and marketing materials, etc. to the **MMG sales force**. You are not required to buy a product or service of any **MMG Company** in order to represent any **MMG Company**.
4. Your "**Commission Hierarchy**" for a **MMG Company** means the total group of downline IBR agents on whose sales you may be entitled to receive production bonuses, and or training commissions (including any advances). For purposes of determining commissions as well as lines of reporting, **MMG** will keep records of all downline IBR agents and financial payments. Once an agent is assigned to a particular zip code territory and hierarchy for training no agent has a right to transfer from or to another hierarchy, **MMG** may transfer agents, but only for good reason (e.g., failure to comply with Operating Guidelines).

5. You recognize that the **MMG Companies** invest substantial sums in building and maintaining the **MMG sales force**, and that retaining agents and protecting the **MMG sales force** from unfair competition are important to both **MMG** and **IBR** agents of the **MMG sales force**. Accordingly, you agree that you will not, directly or indirectly, solicit any **MMG agent** for the purpose of inducing the agent to leave, to engage in any other direct marketing activity, or to reduce his or her activity with any **MMG Company**. This restriction will be effective until two (2) years after termination of this Agreement. Following termination of this Agreement, this provision will be limited to prohibiting your soliciting a **MMG agent** only if he or she meets all three of the following additional criteria: (i) at any time within one (1) year before your termination, either the agent was in your commission hierarchy, or you were in his or her commission hierarchy; (ii) at the time of the solicitation, the agent lives within 50 miles of any of the principal address(es) that you had at any time during the one (1) year period before the termination of this Agreement (as determined in accordance with this Agreement and any written amendment); and (iii) at the time of the solicitation, he or she has been a **MMG agent** for at least six (6) months. Prior to termination of this Agreement, these three criteria are not applicable. You agree that this restriction is a fair and reasonable way to help protect the **Monument Marketing Group** sales force from unfair competition.

PART II.

1. You are an independent contractor (and not an employee or officer of any **MMG Company**, or an owner of any part of the **MMG sales force** or customer base), which means that you may exercise considerable discretion on how you conduct your daily business activities. You may not, in the name of any **MMG 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 "**Monument Marketing Group**" or any **MMG Company**. You are responsible for your own expenses, including federal and state self-employment taxes, **MMG Company** administrative fees and other expenses you incur. The **MMG Companies** may periodically change products, services, compensation and marketing programs.
2. You do not need to be active full time within the **MMG sales force**. While you are a **MMG agent**, you agree not to market any Advertising and Marketing products or services except for those offered by **MMG Companies**, unless expressly authorized in writing by **MMG**. **If you market any products or services for any non-MMG Company, you must expressly advise all customers that you are not then representing any MMG Company and make it clear to customers whom you do represent.** While you are a **MMG agent**, you may not engage in any activity that interferes with the business of the **MMG sales force** or the **MMG Companies**. The indemnification provision under this Agreement includes any harm resulting from your failure to comply with this Section 7.
3. **You agree to:** comply with applicable laws, regulations and licensing requirements; comply to your agreements with the **MMG Companies**; conduct your business in an honest, ethical manner; honestly and fairly describe the business opportunity and the products and services of the **MMG Companies** and those of **The Opportunity Zone** advertising and marketing competitors; act in a manner that will protect and promote the goodwill and reputation of the **MMG Companies**; honestly and accurately assist in the completion of applications for any products or services of each **MMG Company** has authorized, to represent; sign any new form of agent agreement that a **MMG Company** requires be signed by the **MMG Sales Force** generally or by your particular **MMG Sales**

Force designation; and cooperate with the **MMG Companies** in the conduct of their businesses. You must maintain the necessary licenses required to sell any products or services which any **MMG Company** agreement you sign authorizes you to sell. **You may not try to market any products or services, including other Advertising Products and Services, unless you are properly licensed to do so.** You agree to know, comply with, and be bound by the Operating Guidelines and other **MMG Policies**, which will be provided to you periodically either directly by the **MMG Companies** or indirectly through Regional Vice-Presidents to whom you report. "**MMG Operating Guidelines**" are contract supplements that describe or implement the rights and responsibilities of all **MMG agents**.

4. "**Confidential Information**" is non-public information pertaining to the business of the **MMG Companies** (a) provided to you or other **MMG agents** as **MMG agents** by a **MMG Company** or (b) developed by you or other **MMG agents** while acting as a **MMG agent** and obtained by you as a result of being a **MMG agent**. Confidential information developed by you or other **MMG agents** is considered owned by **MMG** because it results from your, or their activities as **MMG agents** for which you and they are being compensated. Confidential information includes, among other things, customer lists, agent information, The Opportunity Zone Contract expiration data, and Other Account information. It does not include, however, information you possess or acquire independent of your activities or status as a **MMG agent**. Confidential information, under the law, may be a trade secret, which is a property right protected by law. The **MMG Companies** protect confidential information because it helps their businesses and your **MMG business**. You agree to treat this information as confidential, and not to use or disclose this information except as necessary to conduct your **MMG business**. This restriction will continue to apply after termination of this Agreement for only two (2) years.
5. This Agreement may be terminated by either party with or without any reason or cause. This Agreement shall also automatically terminate in the event of your death and all residual incomes are subject to your will.
6. Upon termination of this Agreement, you must immediately stop using all trademarks, trade names and copyrighted material of the **MMG Companies** and, unless **MMG** otherwise agrees in writing, you must promptly deliver to **MMG** all materials (including any copies, notes and computer disks) that contain customer or agent information, other confidential information and all inventory that reflects a **MMG Company** name. You should remember that some of the provisions of the agreements you enter into with the **MMG Companies** (for example, the restrictions against recruiting and the confidentiality and indemnification covenants) continue to apply after termination.
7. You agree that you will not at any time directly or indirectly induce any **MMG agent** or former **MMG agent** to violate any of his or her agreements with any **MMG Company**.
8. You will indemnify the **MMG Companies**, their affiliates, officers, directors and employees and any upline agent of yours against any harm you cause them at any time, and against any claim by a third party because of harm you caused to the third party at any time. The indemnified party may assert its rights to indemnification outside of arbitration if made a party to a proceeding by a

third-party asserting a claim against the indemnified party.

9. Your "principal address" is your home address provided by you in completing your **Independent Business Application (IBA)**. You will inform **MMG** in writing of any changes in this address. A written amendment in the form of an agreement or acknowledgment signed by you is required for any change of your principal address.

(a) Except as otherwise provided in this Agreement or another written agreement between you and a **MMG Company**, any dispute between you and a **MMG Company**, between you and a **MMG Company** affiliate (or any of their past or present officers, directors or employees) or between you and another **MMG** agent (as long as a **MMG Company** or a **MMG Company** affiliate or any of their personnel is also involved as a party to the dispute) will be settled solely through good faith negotiation as described in the then current (**Operating Guideline on Good Faith Negotiation**) or, if that fails, binding arbitration. "Dispute" means any type of dispute in any way related to your relationship with a **MMG Company** that under law may be submitted by agreement to binding arbitration, including allegations of breach of contract, personal or business injury or property damage, fraud and violation of federal, state or local statutes, Rules or regulations. A **MMG Company** may exercise rights under this Agreement without first being required to enter into good faith negotiations or initiate arbitration.

(b) The arbitration will be conducted in accordance with the Commercial Arbitration Rules of the American Arbitration Association ("AAA"). If you do not want to use AAA, then you may select Judicial Arbitration and Mediation Services, Inc. ("JAMS"), or, if mutually agreed, another arbitration administrator. The arbitration will be held in the metropolitan area nearest where the relevant **MMG Company** has its principal place of business, or, if that is inconvenient to you, in another reasonably convenient location. If the parties are unable to reach an agreement as to location, then the arbitration administrator shall decide what is a reasonably convenient location, taking into account any offer the **MMG Company** may make to defray travel or other expenses. If you bring a claim in arbitration, you will be responsible for paying the administrator that part of the filing fees equal to the cost of filing a complaint in a court of general jurisdiction in the county of your residence. Except as provided below in this Section 10, the **MMG Companies** will initially pay any additional filing fees and will also pay all reasonably incurred arbitrator compensation and expenses due to the administrator or the arbitrators in connection with the arbitration, unless you wish to pay any part. You will be responsible for your own attorneys' fees and those expenses that are not due to the administrator or arbitrators to the same extent as you would be responsible if proceeding in a court of law. Should the arbitrators find that either you or the **MMG Companies** have pursued claims, defenses or discovery that are frivolous, lack evidentiary support or are presented for any improper purpose, such as to harass, cause unnecessary delay or needlessly increase the expenses of arbitration, the arbitrators may order the offending party to reimburse the other party for some or all of the arbitration fees, compensation and expenses (referred to above) and attorneys' fees. The initial payment of arbitration fees, compensation and expenses by the **MMG Companies**, as provided above, shall not deprive the **MMG Companies** of any statutory right to seek or recover attorneys' fees or expenses of

arbitration to which they would otherwise be entitled. As to any claims against either party, the arbitrators may award any damages or other relief that a court of competent jurisdiction could award under the laws applicable to each claim. Each party to the arbitration will select his, her or its arbitrator, and provide the arbitrator's name, address and telephone number to the other party. These arbitrators (who shall be non-neutral) will appoint a third, neutral arbitrator. If the parties' arbitrators cannot agree on a third arbitrator, the arbitration administrator will select the third arbitrator. Dispositive motions are permitted and will be considered and ruled upon as if submitted under the Federal Rules of Civil Procedure. A transcript of the proceeding will be made, and the arbitrators will state their findings of fact and conclusions of law along with their award. All aspects of the arbitration, including transcripts and documents, will be kept confidential to the maximum extent permitted by law. If any court is asked to review the award, the court will review the entire record of the arbitration proceeding. The rules of evidence that would apply in any civil case in Federal court will apply in the arbitration. The Federal Arbitration Act will govern the interpretation and enforcement of this Section 15, notwithstanding any other provision of this Agreement regarding which state laws apply. If for any reason there is an actual court case on any matter, you and the **MMG Companies** waive the right to a jury trial. Each **MMG Company** and affiliate and their officers, directors or employees and, if named as a party to a dispute with the foregoing, any other **MMG agent**, is intended to be a third-party beneficiary of this provision and has the same right to enforce it as do you and **MMG**. Injunctions in aid of arbitration are permitted. In the interest of prompt and inexpensive resolution of disputes, to the extent permitted by law, no dispute subject to arbitration under this section shall be consolidated with any other agent's dispute or prosecuted as a class action, except as agreed by all parties. This provision is subject to any Operating Guidelines on Arbitration.

10. To be effective, any notice that you give to a **MMG Company** needs to be sent by certified mail, return receipt requested, or by overnight or other courier service, addressed to: **Monument Marketing Group, LLC., 4400 Bayou Blvd. Suite 13-B, Pensacola, Florida 32503**, Attention: President. Notices sent by a **MMG Company** to you may be sent by regular mail, electronic mail or overnight or other courier service to your home address or your RVP office as shown in the MMG records.
11. To protect the **MMG sales force** and the **MMG Companies**, each **MMG Company** (and, if specifically authorized in writing by that **MMG Company**, or any of your upline agents) may enforce your compliance with any restrictive covenant, confidentiality provision (including the return of confidential information) or trademark provision in your agreements with that **MMG Company** to the fullest extent permitted by law by injunction or other equitable remedies (without having to arbitrate), and will not be required to post a bond to do so. You agree that you are not excused from complying with any restrictive covenant or confidentiality provision because of any claim you have against a **MMG Company**.
12. This Agreement is intended for the benefit of you and each **MMG Company** (and, if specifically authorized in writing by that **MMG**

Company, any of your upline agents). The **MMG Companies** may assign any portion of their rights or obligations to others. If any such assignment is made and notice of the assignment is given to you or generally to the **MMG** sales force, you will look only to the entity to whom the assignment is made for performance of that part of the Agreement after that assignment. You may not assign or give a security interest in any of your commissions (including advance commissions) before they are received by you, except as provided in this Section 13. You hereby assign to each **MMG Company** all your commissions, including advance commissions, and grant a security interest in them in favor of each **MMG Company** to secure your payment of all your debts and obligations to each **MMG Company**.

13. Any agreement between you and a **MMG Company** must be in writing and signed by an authorized officer of that **MMG Company**. Each agreement may be waived or amended only by a similarly signed writing. Any waiver will apply only in the specific instance and will not constitute a general waiver. Even if a part of this Agreement is held to be void or unenforceable, the remainder of this Agreement will be enforceable and any part may be severed from the remainder, as appropriate.
14. Agent agreements, commission records and all other records retained by any **MMG Company** may be preserved or their relevant provisions may be retained in electronic or image form (and, for purposes of any proceeding, any such form will be admissible in lieu of the original documents).
15. This Agreement will be effective when executed by you.
16. This Agreement will be governed by the laws of the State of Florida, except that, if for any reason its laws are held not to apply, then the laws of the jurisdiction in which your principal address is located shall govern.

MONUMENT MARKETING GROUP, LLC.

By: _____ **Byron M. Cook, President**

The place you sign this Agreement is on the Independent Business Application containing this Agreement.

PRINT NAME _____ and Sign _____

ADDRESS: _____

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

Monument Marketing Group, LLC.,

Originator Agreement

This contract is between **you** and **Monument Marketing Group, LLC (“MMG”)**, a company that has an exclusive marketing agreement with **The Opportunity Zone Dot Biz, Inc. (“TOZ”)** and **The Believers’ Club, Inc. (TBC)** and are authorized to market the advertising-marketing products of **The Opportunity Zone Dot Biz, Inc. (“TOZ”)** and **The Believers’ Club, Inc. (TBC)**. The definitions and Part II of your Basic Agreement with **Monument Marketing Group** are incorporated by reference into this Agreement and shall have the same effect on this Agreement as if they were actually included in this Agreement.

1. While this Agreement is in force, you are authorized to market **The Opportunity Zone (TOZ)** and **The Believers’ Club, Inc. (TBC)** authorized products and series offered from time to time through the **Monument Marketing Group** sales force where you are approved for all US Zip Codes. You accept this appointment. Monument Marketing Group, LLC intends to sell and distribute **The Believers’ Club**, and **The Opportunity Zone** Product and Services electronically and or physically using, in part, third party affiliates who will establish links to **Monument Marketing Group, LLC's** Web sites where the Product will be offered for sale.
2. **Monument Marketing Group, LLC** is the sole and exclusive owner of all right, title and interest including all intellectual property rights in and to the contents, logos, style, design, look and feel, trade names, trademarks to all literary works, computer software programs, products, goods and services (including and all future versions thereof) currently entitled the ("Product"). Product refers to the singular as well as the plural.
3. **MMG** will pay, or arrange for the payment of, commissions or other payments to you for, among other things, the marketing by you and your commission hierarchy of **MMG** products and services. The procedure for calculation and payment of these commissions and other payments will be as provided from time to time by **MMG** in commission schedules and Operating Guidelines. If you violate this Agreement, you will not be entitled to earn commissions or other payments. No commissions or other payments are ever payable after termination of this Agreement.
4. If your debts to **MMG** are not repaid in accordance with the **MMG** Commission System provided in Commission Operating Guideline, as supplemented from time to time in future Operating Guidelines, then **MMG**, or any agent on the

MMG sales force whose own account has been charged directly or indirectly with your debts, may collect these amounts from you. Neither **MMG** nor the agent charged with your debt will be obligated to proceed through the arbitration process described in the Basic Agreement to collect these amounts. In any proceeding to collect these amounts, (i) your **MMG** commission statement will be conclusively presumed to state these amounts as of the particular date shown on that statement unless you notify **MMG** in writing of any inaccuracy within thirty (30) days after you receive the statement (ii) you agree not to assert a counterclaim, defense or set-off in that proceeding to the payment by you of these amounts, and (iii) to the extent permitted by law, you authorize **MMG** or the agent who is charged with these amounts, acting as your attorney-in-fact, to confess judgment on your behalf, **MMG** or the agent will be entitled to recover reasonable attorney fees and other expenses incurred in the proceeding.

4. You recognize that it takes a substantial period-of-time for **MMG** to earn a return on its investment in the products and services it arranges for you to market. This investment includes commissions and other payments you may receive. To protect this investment, and to protect **MMG** agents' stake in their own commissions and other payments, it is important for **MMG** to preserve its customer base and avoid unfair competition. Accordingly, during the term of this Agreement and for two (2) years after its termination, you agree that you will not, directly or indirectly, solicit any purchasers of **MMG** authorized products and services ("customer") for the purpose of inducing him or her to terminate or replace that product or service. Following termination of this Agreement, this provision will be limited to prohibiting your soliciting, directly or indirectly, customers only when all three of the following additional criteria are met: (i) the solicitation is of a customer with whom you or your downline agents personally dealt on behalf of **MMG**; (ii) the solicitation is of a customer whose purchases of the **MMG** authorized products or series resulted in your earning commissions (which should be evident, for example, in commission records provided to you); and (iii) the solicitation is of a customer who at the time of the solicitation lives within fifty (50) miles of the location of the principal address(es) that you had during the one (1) year period before termination of this Agreement (as determined in accordance with this Agreement or any written amendment). Prior to termination of this Agreement, these three criteria are not applicable. You agree that this restriction is a fair and reasonable way to help protect **MMG's** customer base against unfair competition.

MONUMENT MARKETING GROUP, LLC

By: _____

Byron M. Cook, President

The place you sign this Agreement is on the of the Independent Business Application containing this Agreement.

PRINT NAME: _____

SIGNATURE: _____

ADDRESS: _____

THIS IS A BINDING CONTARCT. READ IT CAREFULLY.

This section intentionally Left Blank

MONUMENT MARKETING GROUP, INC.

Agent Agreement

This is a contract between you and **Monument Marketing Group (“MMG”)**. **Monument Marketing Group, LLC** is a company authorized by **The Opportunity Zone Dot Biz, Inc. (“TOZ”)** and **The Believers’ Club, Inc. (TBC)** to offer their **Advertising-Marketing Products and Services by the Monument Marketing Group sales force**. The definitions and Part II of your Basic Agreement with **Monument Marketing Group** are incorporated by reference into this Agreement and shall have the same effect on this Agreement as if they were actually included in this Agreement.

1. While this Agreement is in force, you are authorized to sell **The Opportunity Zone Dot Biz, Inc. (“TOZ”) and The Believers’ Club, Inc. (TBC)** Products and Services offered from time to time through the **Monument Marketing Group** sales force where you are properly licensed. You accept this appointment, which may be terminated by **Monument Marketing Group** without advance notice. You will not have the exclusive right to sell these products and services in any territory.
2. **Monument Marketing Group** will pay, or arrange for the payment of, commissions to you for the sale by you and your commission hierarchy of **Monument Marketing Groups** products and services. The procedure for calculation and payments of these commissions will be as provided from time to time by **MMG** in commission schedules and Operating Guidelines. If you violate this Agreement, **MMG** will not be obligated to pay you or credit commissions to your account. No commissions are ever payable after termination of this Agreement unless specifically provided in this or another written agreement between you and a **Monument Marketing Company**. If you have achieved the designation of Regional Vice President in the **Monument Marketing Group** Sales Force, even though this Agreement may have terminated, you will be entitled to earn any “vested commissions,” as defined in your Regional Vice President Agreement, so long as you continue to comply with the requirements in Section 3 of your Regional Vice President Agreement and the non-replacement covenant and confidentiality covenant in this Agreement.
3. **Monument Marketing Group**, in its discretion, may also pay, or arrange for the payment of, “advances” to you if you so qualify at the sole discretion of **MMG**. Your advance loan balance will constitute a loan to you that must be repaid. **The “Commission Advance and Chargeback System” provided in the Commission Operating Guidelines, as supplemented from time to time in the future Operating Guidelines, controls the methods for making advances and their repayment all at the discretion of MMG.**

4. If your advance loan balance or other debts to **Monument Marketing Group** are not repaid in accordance with the Commission Advance and Chargeback System, then **Monument Marketing Group**, or any agent in the **MMG** sales force whose own account has been charged directly or indirectly with your loan balance or other debts, may collect these amounts from you. Neither **MMG** nor the agent charged with your debt will be obligated to proceed through the arbitration process described in the Basic Agreement to collect these amounts. In any proceeding to collect these amounts, (i) your **Monument Marketing Group** commission statement will be conclusively presumed to state these amounts as of the particular date shown on that statement, unless you notify **MMG** in writing of any inaccuracy within thirty (30) days after you receive the statement, (ii) you agree not to assert a counterclaim, defense or set-off in that proceeding to the payment by you of these amounts, and (iii) to the extent permitted by law, you authorize **MMG** or the agent who is charged with these amounts, acting as your attorney-in-fact, to confess judgment on your behalf. **MMG** or the agent will be entitled, to recover reasonable attorney' fees and other expenses incurred in the proceeding.

5. You recognize that it takes a substantial period of time for **MMG** to earn a return on its investment in the products and services it arranges for you to market. This investment includes commissions and other payments you may receive. To protect this investment, and to protect **MMG** agents' stake in their own commissions and other payments, it is important for **MMG** to preserve its customer base and avoid unfair competition. Accordingly, during the term of this Agreement and for two (2) years after its termination, you agree that you will not, directly or indirectly, solicit and purchaser of any **MMG** authorized products and services ("customer") for the purpose of inducing him or her to reduce, terminate or replace that product or service. Following termination of this Agreement, this provision will be limited to prohibiting your soliciting, directly or indirectly, customers only when all three of the following additional criteria are met: (i) the solicitation is of a customer with whom you or your downline agents personally dealt on behalf of **MMG**; (ii) the solicitation of a customer whose purchases of the **MMG** authorized products or series resulted in you earning commissions (which should be evident, for example, in commission records provided to you); and (iii) the solicitation of a customer who at the time of the solicitation lives within fifty (50) miles of the location of the principal address(es) that you had during the one (1) year period before termination of this Agreement (as determined in accordance with this Agreement or any written amendment). Prior to termination of this Agreement, these three criteria are not applicable. You agree that this restriction is a fair and reasonable way to help protect **MMG's** customer base against unfair competition.

6. This Agreement replaces any other **Monument Marketing Group** Agreement that you previously have signed. All indebtedness that you incurred under any previous **Monument Marketing Group** Agent Agreement will now be payable under this Agreement.

7. This Agreement will be governed by the laws of the State of Florida, except that, if for any reason its laws are held not to apply, then the laws of the jurisdiction in which your principal address is located shall govern.

MONUMENT MARKETING GROUP, INC.

By: _____

Byron M. Cook, President

The place you sign this Agreement is on the Independent Business Application containing this Agreement.

PRINT NAME: _____

SIGNATURE: _____

ADDRESS: _____

© 2019 Monument Marketing Group, Inc.

THIS IS A BINDING CONTRACT. READ IT CAREFULLY.

MONUMENT MARKETING GROUP, INC.
Commission Agreement

This is a contract between you and **Monument Marketing Group, Inc. ("Monument")**. The definitions and Part of your Basic Agreement with **MMG** are incorporated by reference into this Agreement and, except as modified by this Agreement, shall have the same effect on this Agreement as if they were actually included in this Agreement.

1. You are authorized to sell specified products and services that you are authorized from time to time in writing by **MMG** to sell. You will not have the exclusive right to sell these products or services within the US territories.
2. **MMG** will pay, or arrange for the payment of, commissions to you for the sale by you and your commission hierarchy of these products. You may earn commissions on the sale of these products as specified in the commission schedules issued by **MMG** which are in effect at the time that the Application for the sale for which you are due the commission is approved. The procedures for calculation and payment of these commissions for various Products and Services will be the same as those procedures outlined in the "**MMG Products Commission System**" provided in **MMG Commission Operating Guideline No. 1**, as amended and as supplemented from time to time in other Operating Guidelines. For other products, this or other Operating Guidelines will be specified by **MMG**. If you violate this Agreement, **MMG** will not be obligated to pay you or credit commissions to your account. No commissions are ever payable after termination of this Agreement.
3. **MMG**, in its discretion, may, as to specified products, also pay, or arrange for the payment of, "advances" to you. Your advance loan balance will constitute a loan to you that must be repaid. The procedures that control the methods for making advances and their repayment will be the same for various products and services as those procedures we outlined in the "**MMG Commission System**", referred to above. For other products, this or other Operating Guidelines will be specified by **MMG**.

4. If your advance loan balance or other debts to **MMG** for various products and services are not repaid in accordance with the **MMG Commission System**, or, for other products, in accordance with any other commission payment system in an Operating Guidelines specified by **MMG**, then **MMG**, or any agent in the **MMG** sales force whose own account has been charge, directly or indirectly, with your loan balance or other debts, may collect these amounts from you. Neither **MMG** nor the agent charged with your debt will be obligated to proceed through the arbitration process described in the Basic Agreement to collect these amounts. In any proceeding to collect these amounts, (i) your **MMG** commission statement will be conclusively presumed to state these amounts as of the particular date shown on that statement unless you notify **MMG** in writing of any inaccuracy within thirty (30) day after you receive the statement, (ii) to the extent permitted by law, you authorize **MMG** or the agent who is charged with these amounts, acting as your attorney-in-fact, to confess judgment on your behalf. **MMG** or the agent will be entitled to recover reasonable attorney's fees and other expenses incurred in the proceeding.

MONUMENT MARKETING GROUP, INC.

By: _____

Byron M. Cook, President

The place you sign this Agreement is on the of the Independent Business Application containing this Agreement.

PRINT NAME _____

SIGNATURE: _____

ADDRESS: _____

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