

**Client Signature Authorization Form**

Client Name: \_\_\_\_\_

Social Security: \_\_\_\_\_ DOB: \_\_\_\_\_

Client Name: \_\_\_\_\_

Social Security: \_\_\_\_\_ DOB: \_\_\_\_\_

Subject Property Address: \_\_\_\_\_

\_\_\_\_\_  
Mailing Address: \_\_\_\_\_

\_\_\_\_\_  
Mortgage Company: \_\_\_\_\_ Loan Number: \_\_\_\_\_

Mortgage Company: \_\_\_\_\_ Loan Number: \_\_\_\_\_

I/WE hereby authorize The CLS Group to audit my loan documentation. It is understood that a copy of this form will also serve as authorization.

This information The CLS Group obtains is only to be used in the processing of my Forensic Loan Document Review/Home Loan Refinance(s). By signing below I/WE agree to the terms listed above.

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

\*Please complete a client authorization form per subject property if more than one home loan refinance is being performed.

## HOME LOAN REFINANCE FEE AGREEMENT

The CLS Group

&

\_\_\_\_\_  
(CLIENT'S NAME)

Hereby agree that The CLS Group will provide services to client(s) on the terms set forth below.

### 1. CONDITIONS.

This agreement will not take effect and The CLS Group will have no obligation to neither provide nor move forward with the home loan refinance services, until the client(s) signs and returns the original agreement and pays the retainer fee as required as set forth in Paragraph 4.

### 2. SCOPE OF SERVICES.

Client(s) hires The CLS Group to seek a home loan refinance answer(s) of the loan(s) made by:

1<sup>st</sup> Mortgage Company: \_\_\_\_\_ Loan Number: \_\_\_\_\_  
2<sup>nd</sup> Mortgage Company: \_\_\_\_\_ Loan Number: \_\_\_\_\_

Secured against client's property which is located at:

\_\_\_\_\_.

Client(s) hires The CLS group to seek a home loan refinance answer(s) of the loan(s) made by the client's Mortgage Company. Duties performed but not limited to regarding home loan refinance are as follows:

- Complete forensic loan document review and audit
- 2.99% fixed interest rate on 30 years Conventional Loan
- New Mortgage Balance of 100K and payments of \$ 421.06
- Net Tangible benefit of \$ 309.94 savings monthly
- New scheduled mortgage payment due 15<sup>th</sup> of June 2012

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The CLS Group agrees only to provide the request, and subsequent processing of referenced home loan refinance answer(s) and/ or forensic loan document review and audit.

### 3. FEE AGREEMENT.

There is a fee of \$ 1,500 required prior to any work being started. This fee covers the services set forth above in Paragraph 2. This fee covers assistance with the home loan refinance answer process which includes; Title, Escrow, Appraisal, and Closing Costs; in regard to the loan referenced above. **Whereas The CLS Group agrees that in the event that they are unable to obtain a home loan refinance answer of the client's existing loan, then The CLS Group will return all payments received to the client(s).** However, a refund will not be issued if the client(s) chooses to cancel the home loan refinance after the package has been submitted to their lender(s) or if the client(s) fails to perform any obligation under this agreement, including the obligation to make the retainer payment under this agreement.

### 4. ENTIRE AGREEMENT.

This agreement contains the entire agreement of the parties. No other agreement, statement, or promise made on or before the effective date of this agreement will be binding on the parties.

### 5. LIMIT OF LIABILITY.

Notwithstanding anything else in this agreement or otherwise, The CLS Group shall not be liable with respect to any subject matter of this agreement under any contract, negligence, strict liability or other legal or equitable theory for any incidental, special, exemplary, or consequential damages. Client(s) shall indemnify and hold The CLS Group harmless from all liabilities, losses, damages, actions, claims and expenses, including reasonable attorneys' fees and costs, arising out of or related to this agreement. In no event shall The CLS Groups liability hereunder exceed the total compensation paid to The CLS Group by the client(s) for the services for which such liability or damages are asserted. Any dispute in the meaning, effect or validity of this agreement shall be resolved in accordance with the laws of the State of California without regard to the conflict of law's provisions thereof. The sole jurisdiction and venue for actions related to the subject matter of the agreement shall be Los Angeles County, California, and both parties hereby consent to such jurisdiction and venue and waive all objections thereto.

### 6. SEVERABILITY IN EVENT OF PARTIAL INVALIDITY.

If any provision of this agreement is held to be illegal or unenforceable, such provision shall be limited or excluded from this agreement to the minimum extent required, and the balance of the agreement shall be interpreted as if such provision was so limited or excluded and shall be enforceable in accordance with its terms.

### 7. OUTSOURCING FORENSIC DOCUMENT SERVICE.

Client(s) understands and agrees that The CLS Group may/will contract out for the loan document audit and/or processing of the client's home loan refinance answer(s) which is part of the flat fee charged by The CLS Group. Any additional charges will be agreed to and approved by the client(s) prior to work any being conducted.

**8. DISCLAIMER.**

Client(s) agrees and understands that there are no guarantees of success or outcome for services offered with The CLS Group and the ultimate results are dependent on your income. Client(s) understands that the completion of a home loan refinance is a lengthy process. If the client(s) chooses to cancel while the home loan refinance is pending review from their mortgage provider, The CLS Group will not issue a refund. Furthermore client(s) understand moving forward with this agreement that The CLS Group is an internet based business that does not require satellite location to fully service the refinance process(s). Client(s) understands that no one can force their lender(s) to accept any proposed resolution or refinance of their loan accounts and all decisions made by the lender(s) are considered final. The CLS Group has no power to cancel, stop, delay, or affect foreclosure proceedings that may have been started by your lender(s). Client(s) understands that The CLS Group is only promising to use best efforts to change their current home mortgage situation and that The CLS Group has not guaranteed or promised any specific outcome. The CLS Group expressly disclaims any warranty with respect to the results of the services, and disclaims any implied warranties of merchantability, fitness for a particular purpose, and non-infringement of such services, the results of such services and any company work product.

**THE PARTIES HAVE READ AND UNDERSTOOD THE FOREGOING TERMS AND AGREE TO THEM AS OF THE DATE SET FORTH BELOW. IF MORE THAN ONE CLIENT SIGNS BELOW, EACH AGREES TO BE LIABLE, JOINTLY AND SEVERALLY, FOR ALL OBLIGATIONS UNDER THIS AGREEMENT.**

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client's Printed Name

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client's Printed Name

\_\_\_\_\_  
Signature of Management  
The CLS Group

\_\_\_\_\_  
Date