



“BE PART OF THE SOLUTION!”

DREC AFFILIATE PROGRAM

Diversified Real Estate Consultants LLC (DREC) specializes in helping homeowners avoid foreclosure through loan modifications, forbearance agreements, short sales, deeds in lieu of foreclosure, and short payoff negotiations for short refinances or direct consumer payoffs. We understand that there are several reasons why today's homeowners struggle to make payments on their mortgages and that everyone's situation is completely unique. At DREC we take the time to really get to understand our clients' situations and put ourselves in their shoes. We can assist homeowners in determining if they can afford to keep their home, or if they will need to sell their home to avoid foreclosure. Each customer is unique. Therefore, each customer is presented with a personalized consultation from our experienced staff of mortgage and negotiating professionals.

Diversified Real Estate Consultants can be the newest weapon in your arsenal. As an affiliate with DREC, anyone in any real estate related field can service many more clients, and make a lot more money.

“I’m sorry, but I can’t help you,” will no longer be a part of your vocabulary.

The reason for DREC's success is the dedication that our specialists put forth for our clients' consultations. This allows DREC to offer comprehensive and unique solutions to mortgage payment and foreclosure problems on a case-by-case basis.

As a DREC Affiliate, you are the face of DREC. We want you to be extremely successful and satisfied with your relationship with DREC. Therefore, it is our pledge to always provide you with round the clock support and training via phone and email. You will never sit on hold, and your emails will always be returned within the hour.

DREC's Wholesale Website, www.drecwholesale.com features our up to the minute log tracking that you will have access to 24 hours a day, 7 days a week, to check the status of your clients' files. Every time anything is done to one of your clients' files, it is immediately logged into our system. This is a very powerful tool to offer your clients instantaneous updates at any time.

We Stop the Foreclosure Process Defensively and Proactively Through Loss Mitigation Programs:

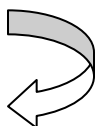
Loss mitigation programs were established by the federal government and the mortgage industry in order to stop home foreclosures. They help foreclosure victims in default on their mortgages to find alternatives to save their homes, or to sell their homes quickly, without having to go through the timely and expensive process of foreclosure. Every homeowner's situation is unique and each lender has their own policies regarding the use of these programs to stop foreclosure. Our extensive experience and solid working relationships with mortgage lenders allows us to help homeowners avoid the common pitfalls that many encounter while trying to work things out directly with their lender. After performing a thorough assessment of our client's personal finances and analyzing their lender's loss mitigation policies, our dedicated team of processors and negotiators go to work to get the best possible solution to the client's unique situation. We can help to save their home and credit through a variety of loss mitigation options:

- *Loan Modifications
 - *Short Sales
 - *Short Payoff Negotiations (for Short Refinancing)
 - *Deeds in Lieu of Foreclosure
 - *Forbearance (repayment) Agreements
- Or ANY combination of the above...

These different options can be combined to derive a working solution for each individual client. Every customer is like a fingerprint. There are no two cases that will be identical. Therefore a unique workout solution will be created for each and every client.

If you would like to receive the full “DREC Affiliate Program Package”, please complete and sign the attached “NDA” form and return to DREC:

Fax to 866-921-7775 or email to dan@diversifiedrec.com



ONE-WAY CONFIDENTIALITY AND NON-DISCLOSURE AGREEMENT

1. PARTIES. This Agreement is between Disclosing Party (as described below), the Disclosing Party of certain confidential information, and Receiving Party (as described below), the Receiving Party of certain confidential information.

2. BACKGROUND AND PURPOSE OF DISCLOSURE.

Disclosing Party and Receiving Party are evaluating or are engaged in a business relationship (the "Projects"), during which Disclosing Party may disclose certain valuable confidential and proprietary information.

3. DESCRIPTION OF CONFIDENTIAL INFORMATION.

Confidential Information, whether disclosed in written, oral, visual, or tangible form, disclosed by Disclosing Party to Receiving Party shall be subject to the provisions of the Agreement when: (a) the information is disclosed in written form which is marked confidential; or (b) the information is disclosed orally or visually (such as through visits to facilities of the Disclosing Party) and is identified at the time of disclosure as being confidential, and within thirty (30) days thereafter, a written summary of such oral or written disclosures is provided to the Receiving Party; or (c) when disclosed in tangible form (such as product samples), it is identified at the time of disclosure as being confidential. Moreover, Confidential Information shall also include (whether marked confidential or not) data regarding the quantity, price, delivery, or other commitments or proposals between the parties.

4. AGREEMENT TO MAINTAIN CONFIDENTIALITY. The Receiving Party agrees to hold any Confidential Information disclosed to it in confidence, to cause its employees, agents or other third parties to hold such Confidential Information in confidence, and to use the same standard of care used to protect its own proprietary and confidential information in protecting the Confidential Information. Receiving Party shall not disclose Confidential Information to others or use it for purposes other than the Project(s).

5. EFFECTIVE DATE AND LENGTH OF OBLIGATION. This Agreement is effective as of the last date of execution by both parties and may be terminated by either party at any time upon written notice. Parties obligation of confidentiality and non-use of Confidential Information hereunder shall last for five (5) years from the date of such written notice.

6. EXCEPTIONS TO CONFIDENTIAL INFORMATION.

Confidential Information shall not include any information which (a) was publicly available at the time of disclosure; (b) became publicly available after disclosure without breach of this Agreement by either party; (c) was in parties' possession prior to disclosure, as evidenced by parties' written records, and was not the subject of an earlier confidential relationship with the other party; (d) was rightfully acquired by party after

disclosure by the other party from a third party who was lawfully in possession of the information and was under no obligation to the other party to maintain its confidentiality; (e) is independently developed by the parties' employees or agents who have not had access to the Confidential Information; or (f) is required to be disclosed by the party pursuant to judicial order or other compulsion of law, provided that the party shall provide to the other party prompt notice of such order and comply with any protective order imposed on such disclosure.

7. RETURN OF CONFIDENTIAL INFORMATION. At any time requested by one of the parties, the other party shall return or destroy all documents, samples or other materials embodying Confidential Information, shall retain no copies thereof, and shall certify in writing that such destruction or return has been accomplished.

8. DISCLAIMER OF OTHER RELATIONSHIPS. This Agreement does not create a relationship of agency, partnership, joint venture or license between the parties. This Agreement does not obligate either party to purchase anything from or sell anything to the other party, and each party acknowledges the other party may enter into (a) other similar activities and/or (b) business relationships with third parties, provided no Confidential Information is disclosed or used by either party.

9. GOVERNING LAW. This Agreement shall be governed by and construed in accordance with the laws of the State of the Disclosing Party, without reference to conflicts of law principles. The parties hereby submit and consent to the jurisdiction of the federal and state courts of the state referenced in the preceding clause for purposes of any legal action arising out of this Agreement.

10. AMENDMENTS. This Agreement supersedes all previous agreements between the parties regarding the Confidential Information and cannot be canceled, assigned or modified without the prior written consent of the Parties.

11. BREACH. If either party breaches the term(s) of this Agreement, the other party shall have the right to (a) terminate this Agreement and/or demand the immediate return of all Confidential Information; (b) recover its actual damages incurred by reason of such breach, including, without limitation, its attorneys fees and costs of suit as well as profits obtained by the breaching party as a result of misusing the Confidential Information; (c) obtain injunctive relief to prevent such breach or to otherwise enforce the terms of this Agreement; and (d) pursue any other remedy available at law or in equity. Failure to properly demand compliance or performance of any term of this Agreement shall not constitute a waiver of the parties' rights hereunder.

Receiving Party

Signature _____

Name _____

Title _____

Company _____

Date _____

Disclosing Party

Signature _____

Name _____

Title _____

Company _____

Date _____

