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Commercial loan broker fee agreement template

JOINT CUSTODY FEDMAIL REQUEST FORM

Joint Custody Daily Activity Statements and monthly Securities Holdings Reports via e-mail or fax using FedMail, a secure delivery vehicle used by the Federal Reserve to communicate with financial institutions and state and local government pledgees, are delivered to you the morning of the next business day.

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To register for FedMail, fill in the information requested below and fax or mail it to the Federal Reserve Bank. We recommend that you assign a minimum of two e-mail contacts in case someone is ill or on vacation. You may also use a shared e-mail account.

Please note that the authorized signer must be a person who is listed on your current Pledgee Agreement on file with the Federal Reserve as authorized to act for your account.

If you wish to update the authorized names for your account, or have any questions about this service, please call us at 1-800-327-0147, and select option 1.

FEDMAIL REQUEST FORM

Name of State or Local Government Institution: _____
Phone Number: _____

Joint Custody Account Number: (4-digit alpha-numeric, listed as Institution ID on statement). This form may be used for multiple account numbers going to the same addresses, to a maximum of four:

(1) _____ (2) _____ (3) _____ (4) _____

E-mail Addresses:

1) _____ Name _____
(name@xxxx.com) (Print name in full)

2) _____ Name _____

3) _____ Name _____

E-mail report format preference — check one:

HTML HTML attachments are pre-formatted and must be viewed with a web browser.

Text Text attachments can be viewed with a text editor, spreadsheet, or word processing software.

Fax Number _____ (required if you have no e-mail address)

Name & Signature of authorized signer

(Print name in full) (Signature) Date _____

Please return the completed form to the Federal Reserve Bank

by phone: 800-327-0147
by fax: 877-973-8972

by mail: Federal Reserve Bank of Boston
Joint Custody
P.O. Box 55882
Boston MA 02106

Rev 1/2006

VGA GROUP LTD

Tel: 25852-8873780 Fax: 25852-8873786
E-mail: info@vga.com

Letter of intent

Dear Sir,

We are VGA GROUP LIMITED legally represented by Mr. William with full corporate and authority under penalty of perjury, confirm to be ready, willing and able to buy the following product in terms and conditions stated here below:

COMMODITY: BRIGHT SULPHUR
SPECIFICATIONS:

PURITY (ON DRY BASIS)	99.50%MIN
ASH CONTENTS	0.50 %MAX
MOISTURE	0.50 %MAX
HYDROCARBONS	0.50%MAX
ACIDITY	0.30%MAX
FORM	BRIGHT POWER

PACKING: BULK

ORIGIN: RUSSIA

QUANTITY: 3,000.00 MT (+/-3%at Seller's Option)

UNIT PRICE: CFR USD 35 PER METRIC TON

DISCHARGE PORT: DAODAO PORT

PARTIAL SHIPMENT: NOT ALLOWED

PORT OF LOADING: ANY PORT IN RUSSIAN

DELIVERY TIME: WITHIN 20 DAYS AFTERING RECEIVING L/C

Beneficiary Bank Name: HSBC China

Bank Code: 494(Optional)

Beneficiary Bank Address: Rm 400F China Insurance Group 21

Road Central China SWIFT Code: HSBCHKCHCT,

Beneficiary Account Name: VGA GROUP LIMITED,

Beneficiary Account Number (TT): 40143708431

Beneficiary Account Number (LC): 802-213453-370

VGA GROUP LIMITED

25 Sep 2008(Valid 5 working days)

Add: Unit No.110th Floor,Wyn Comm.Builing,8 Caught Road West, China

Commercial Mortgage Loan Fee Agreement

(and authorization to release information)

This agreement is made this _____ Day of _____, 200____ by and between **American Capital Financial Services**, Commercial Mortgage Lending Broker/Dealer referred to as "AFC" and **_____**, Applicant, concerning the property described below hereinafter referred to as "Project". This Agreement serves to set forth the understanding in connection with the proposed financing for the "Project" as depicted herein below:

Project Name: _____
Location: _____
City: _____ State: _____ Zip Code: _____

- Minimum Loan Amount: \$ _____
 Minimum Loan Term: _____ Years
 Minimum Loan Amortization: _____ Years
 Maximum Interest Rate: _____ %
 Loan Type: _____ Fixed _____ Variable _____ Other: _____
 Recourse Option: Full Recourse _____ Non-Recourse _____ Negotiable _____
 Other stipulations: _____

Applicant hereby agree as follows:

APPLICANT'S AGENT - AFC Commercial, is hereby engaged as Applicant's agent and is authorized to solicit loan applications for Project from any or all of the lenders that American Capital Financial Services has and Origination Agreement with or with whom a Broker Agreement is entered by said lender, to negotiate terms of these applications and, if an application is signed by Applicant, to assist in the closing of the loan. Applicant understands that American Capital Financial Services, or American Capital Commercial is not a direct lender and none of its funds will be used to finance the Project.

APPLICANT RESPONSIBILITIES - Applicant agrees to provide the information required by AFC Commercial to create the loan request package. Applicant agrees to review the completed loan request package and is responsible for its accuracy. After the loan application has been obtained, Applicant agrees to use due diligence to close the loan. Applicant is responsible to ensure that the agreed upon FINANCING SUCCESS FEE is paid out of escrow closing.

LENDERS - AFC Commercial is hereby authorized to solicit loan applications for the Project from the lenders with whom it has agreements with (100) and any or all of the approximately 100 Commercial Mortgage Lenders it has contact with as necessary. Applicant agrees, that AFC Commercial, shall be Applicant's only agent for financing of this project during the term of this agreement.

LOAN AGREEMENT

Agreement Number: _____
Agreement date: _____

This loan agreement is commenced between:

Name: _____
Address: _____
Phone Number: _____

hereinafter referred as the Lender

And

Name: _____
Address: _____
Phone Number: _____

Hereinafter referred as the Borrower

LOAN AMOUNT: The Lender promises to loan the equivalent of _____ Dollars (\$ _____) to the Borrower and the Borrower promises to repay this principal amount to the Lender, at such address as may be provided in writing.

PAYMENT: This agreement, the "Note", shall be due and payable, including the principal and any accrued interest, in one of the following ways:

Once per week beginning on _____, 20____ and to continue every seven (7) days until the balance is paid.

Once per month beginning on _____, 20____ and payment is due on the _____ of every month until the balance is paid.

Other: _____

All payments made by the Borrower are to be applied first (1st) to any accrued interest and then to the principal balance. The total amount of the loan shall be due and payable on the _____ day of _____, 20____.

INTEREST: The Note shall
 Bear interest at a rate of _____ percent (_____%) compounded annually. The rate must be equal to or less than the vary rate in the State of the Borrower.

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