INDEPENDENT CONTRACTOR AGREEMENT

This Independent Contractor Agreement (this "**Agreement**") is made effective as of ______________, 2026 ("**Effective Date**"), by and between Castor Financial Inc. ("**Company**" or "**Castor**"), of 100 Bayview, Ste. # 4100 Newport Beach, CA 92660, and the individual set forth on the signature page hereto ("**Contractor**"). In this Agreement, the party who is contracting to receive the Services shall be referred to as Castor, and the party who will be providing the Services shall be referred to as Contractor.

1. DESCRIPTION OF SERVICES. Beginning on [the Effective Date / other date], the Contractor will provide the following services (collectively, the "**Services**"). Contractor will provide non-exclusive marketing and business development services intended to identify, introduce and refer licensed mortgage brokers and other wholesale mortgage relationships approved by Castor (each, a "**Broker**") to Castor, and to support the development of those Broker relationships in accordance with this Agreement and Castor's written policies. Contractor will not take any residential mortgage loan application, offer or negotiate loan terms with any borrower, quote rates or fees on behalf of Castor, approve or deny any loan, perform any act requiring a mortgage loan originator license or other license unless Contractor is duly licensed and expressly authorized in writing by Castor, or hold itself out as authorized to bind Castor or make credit decisions on behalf of Castor. Contractor will receive compensation only as set forth in this Agreement and only with respect to eligible Funded Loan Volume on Eligible Loans, generated by Approved Brokers that are properly attributed to Contractor in accordance with Section 2 and the compliance requirements of this Agreement.

Furthermore, the Contractor has the complete and total right of control over how the Contractor will perform the Services. Castor does not have any right of control over how the Contractor will perform the Services.

2. PAYMENT FOR SERVICES. Castor will pay compensation to Contractor for the Services in accordance with this Section 2, subject in all cases to Contractor's continued compliance with this Agreement, applicable law and Castor's written policies. Contractor will be eligible to receive compensation only in the capacity or capacities approved by Castor in writing and reflected in Castor's books and records.

For purposes of this Agreement:

- **Account Executive**" or "**AE**" means a person approved in writing by Castor to provide marketing, account executive, business development or broker relationship services with respect to Castor-approved Broker relationships.
- "**Approved Broker**" means a Broker approved by Castor through Castor's applicable broker approval process and in good standing with Castor at the applicable time.
- "**Funded Loan Volume**" means the unpaid principal balance of residential mortgage loans submitted by an Approved Broker, approved and funded by Castor, and not rescinded, cancelled, reversed, repurchased, refunded or otherwise excluded under this Agreement.
- "**Eligible Loan**" means a loan that satisfies all applicable law, regulatory, licensing, investor, underwriting and Castor policy requirements and with respect to which no disqualifying conflict, prohibited referral arrangement, chargeback event or breach of this Agreement exists.

- "**Recruited AE**" means an AE first introduced, recruited or sponsored by Contractor or another Castor-approved AE, accepted and approved by Castor in writing or through Castor's applicable onboarding process, and not previously known to, introduced to, recruited by, or in active discussions with Castor, as determined by Castor in good faith.

- "**Active Recruited AE Count**" means the number of Recruited AEs credited by Castor to the applicable AE, Upline or Topline, as applicable, who are approved by Castor, active, in good standing and not suspended or terminated as of the date the applicable loan funds, as determined by Castor's books and records in good faith.

- "**Upline**" means the person designated in writing by Castor as the direct recruiting or sponsoring upline for the applicable AE or network relationship.

- "**Topline**" means the person designated in writing by Castor as the topline sponsor for the applicable AE or network relationship.

- "**Contractor-Affiliated Office**" has the meaning set forth in Section 14.

Subject to the terms of this Agreement, compensation for Eligible Loans shall be calculated based on Funded Loan Volume at the applicable rates set forth below. All rates are expressed in basis points of Funded Loan Volume. Contractor shall receive only the AE compensation, Upline override and/or Topline override, if any, for which Contractor has been approved and designated by Castor in writing with respect to the applicable Eligible Loan.

Active Recruited AE Count	AE Compensation	Upline Override	Topline Override
0–2	35 bps	10 bps	5 bps
3–5	40 bps	8 bps	2 bps
6–10	45 bps	6 bps	2 bps
11 or more	50 bps	3 bps	2 bps

Compensation is earned only when the applicable loan funds, Castor receives all revenue due with respect to the loan, and Castor has determined in good faith that the loan is an Eligible Loan. Compensation will be calculated on Funded Loan Volume and will be payable in accordance with Castor's standard commission payment practices, subject to offsets, chargebacks and holdbacks permitted by this Agreement.

For the avoidance of doubt, Contractor shall not be eligible to receive AE compensation with respect to any Contractor-Affiliated Office. Contractor shall not directly or indirectly cause, permit or arrange for loan volume from a Contractor-Affiliated Office to be attributed to Contractor, another AE, an Upline, a Topline or any other person for the purpose of circumventing this restriction or generating compensation under this Agreement. Any such loan volume shall be ineligible for compensation unless Castor expressly approves the arrangement in writing after compliance review.

No person shall be entitled to receive more than one compensation component with respect to the same Eligible Loan unless expressly approved by Castor in writing after compliance review. Castor may determine, modify or correct AE, Upline, Topline, Broker and loan attribution in good faith based on Castor's books and records, and Castor's books and records shall control absent manifest error.

Castor may modify, suspend or terminate this compensation plan prospectively upon written notice.

If Contractor is approved to receive Upline, Topline or other override compensation under Castor's then-current compensation plan, Contractor shall be eligible to receive only such override compensation as is applicable to Contractor's approved role and designation in Castor's books and records and only with respect to Eligible Loans that satisfy this Agreement. For the avoidance of doubt, no override compensation will be earned or payable unless the applicable Recruited AE has properly approved by Castor, the underlying loan funds, the applicable loan is properly attributable in Castor's books and records, and payment of the override would not violate applicable law or Castor's policies. Castor hereby reserves the right to modify, suspend or terminate any compensation schedule prospectively upon written notice.

Castor may reverse, charge back, withhold, defer, offset or recoup any compensation, advance, or override if the applicable loan is cancelled, rescinded, refunded, repurchased, subject to an early payment default, subject to an investor, warehouse, regulatory or compliance holdback, attributed in error, paid in error, or determined by Castor in good faith to be ineligible, noncompliant or generated in violation of this Agreement or applicable law. Contractor will cooperate with Castor's review of Approved Broker attribution, compensation calculations, chargebacks, compliance reviews and audits. Except in the case of manifest error, Castor's books and records will control for purposes of calculating compensation under this Agreement.

No other fees and/or expenses will be paid to Contractor, unless such fees and/or expenses have been approved in advance by the appropriate executive on behalf of the Castor, in writing. Contractor shall be solely responsible for any and all taxes, Social Security contributions or payments, disability insurance, unemployment taxes, and other payroll type taxes applicable to such compensation. Contractor has the right of control over the method of payment for Services.

3. TERM/TERMINATION. This Agreement may be terminated by either party upon written notice to the other party. In other words, this Agreement is an "at will" Agreement. For purposes of this Agreement, the effective date of termination shall be the date specified in the notice or, if not date is specified, the date the notice is delivered.

Contractor understands that nothing in this Agreement creates any right to continuous or guaranteed Services between Castor and Contractor or to contract for Services for any particular period of time. A regular, ongoing relationship of an indefinite term is not contemplated. Castor has no right to assign Services to the Contractor other than as specifically contemplated by this Agreement. However, the parties may mutually agree that the Contractor shall perform other Services for Castor, pursuant to the terms of this Agreement.

Except as expressly provided in this Section 3 or Section 2, all rights to compensation will cease as of the effective date of termination. Contractor will be entitled to receive unpaid compensation earned before termination with respect to Eligible Loans funded before termination, less advances, offsets, chargebacks and amounts owed to Castor. With respect to any loan submitted by an Approved Broker before the effective date of termination but not funded before termination (a "**Pipeline Loan**"), Contractor will be eligible to receive compensation only if the Pipeline Loan funds within ninety (90) days after termination, the loan is an Eligible Loan, Castor can verify attribution to Contractor, and no disqualifying conflict, compliance issue, chargeback event or breach of this Agreement exists. Unless otherwise expressly provided in a written compensation schedule approved by Castor, Contractor will not be entitled to any compensation, override, tail, residual, renewal, referral fee or other payment with respect to any loan, Approved Broker, Account Executive, marketing representative or relationship first submitted, approved, recruited or generated after the effective date of termination, or with respect to loan volume occurring after the applicable pipeline period. Castor may withhold final payment pending completion of its ordinary-course payroll, accounting, investor, compliance and quality-control reviews.

Upon the termination of this Agreement for any reason, Contractor shall immediately deliver to Castor everything in Contractor's possession or under Contractor's control that embodies or contains any Confidential Information (defined below) and all Castor's property of any kind used by Castor in its business.

During this Agreement and for a period of one (1) year following the termination of this Agreement for any reason, to the fullest extent permitted by applicable law, Contractor shall not, directly or indirectly, (a) use or disclose Confidential Information to solicit, recruit, divert or take away from Castor, or attempt to divert or take away from Castor, any person who is engaged by Castor as an employee, agent, consultant, independent contractor or in any other capacity; (b) induce, influence, advise or encourage any person who is engaged by Castor as an employee, agent, consultant, independent contractor, vendor or supplier, or in any other capacity, to withdraw, curtail or cancel their business with Castor, to terminate, discontinue or not renew their employment, engagement, agreement or relationship with Castor, or to violate or breach any agreement with Castor; (c) use or disclose any Confidential Information to solicit, divert or take away from Castor, or attempt to divert or take away from Castor, any of Castor’s clients, vendors or suppliers, that Contractor called upon or became acquainted with during the Agreement with Castor; or (d) use or disclose any Confidential Information to induce, influence, advise or encourage any of Castor’s clients or tenants that Contractor called upon, became acquainted with during this Agreement by Contractor to withdraw, curtail or cancel their business with Castor, to terminate, discontinue or not renew their agreement with Castor, or to violate or breach any agreement with Castor. Nothing in this Section 3 is intended restrict any activity that cannot lawfully restricted under applicable law.

Contractor understands that the obligations under this Agreement shall survive the termination of this Agreement, regardless of the manner of such termination.

4. RELATIONSHIP OF PARTIES. It is understood by the parties that the Contractor is an independent contractor with respect to Castor and not an employee of the Castor. Castor will not provide fringe benefits, including health insurance benefits, paid vacation, or any other employee benefit, for the benefit of the Contractor.

It is contemplated that the relationship between the Contractor and Castor shall be a non-exclusive one. The Contractor also performs Services for other organizations and/or individuals. Castor has no right to further inquire into the Contractor's other activities.

5. RECIPIENT'S CONTROL. Castor has no right or power to control or otherwise interfere with the Contractor's mode of effecting performance under this Agreement. Castor's only concern is the result of the Contractor's work and not the means of accomplishing it. Except in extraordinary circumstances and when necessary, the Contractor shall perform the Services without direct supervision by Castor.

6. PROFESSIONAL CAPACITY. The Contractor is a professional who uses its own professional and business methods to perform Services.

7. NO LOCATION ON PREMISES. The Contractor has no desk or other equipment either located at or furnished by Castor. Except to the extent that the Contractor works in a territory as defined by Castor, its Services are not integrated into the mainstream of the Castor's business.

8. NO SET WORK HOURS. The Contractor has no set hours of work. There is no requirement that the Contractor works full time or otherwise account for work hours.

9. EXPENSES PAID BY CONTRACTOR. The Contractor's business and travel expenses are to be paid by the Contractor and not by Castor.

10. CONFIDENTIALITY; DATA SECURITY; WORK PRODUCT. The Contractor may have had access to proprietary, private, and/or otherwise confidential information ("**Confidential Information**") of Castor. For purposes of this Agreement, “**Confidential Information**” shall mean all non-public information which constitutes, relates or refers to the operation of the business of Castor, including without limitation, all financial, investment, operational, personnel, sales, marketing, managerial, compensation, pipeline, broker, customer, lead, vendor, investor, underwriting, product, rate, guidelines, technology and statistical information of Castor, nonpublic personal information, personally identifiable information, borrower or applicant information, and any and all trade secrets, customer lists, loan files, or pricing information of Castor. The nature of the information and the manner of disclosure are such that a reasonable person would understand it to be confidential. The Contractor shall not at any time or in any manner, either directly or indirectly, use for the personal benefit of the Contractor, or divulge, disclose, or communicate in any manner any Confidential Information. The Contractor shall protect such information and treat the Confidential Information as strictly confidential, and use commercially reasonable administrative, technical, and physical safeguards to protect Confidential information, and will promptly notify Castor of any actual or suspected unauthorized access to, acquisition of, use of, disclosure of or loss of Confidential Information. This Section 10 shall continue to be effective after the termination of this Agreement to the maximum extent permitted by applicable law. Upon termination of this Agreement, the Contractor shall return to Castor all Confidential Information, whether physical or electronic, and other items that were used, created, or controlled by the Contractor during the term of this Agreement.

Excluding Contractor's pre-existing materials that were not created for Castor and do not contain or use Confidential Information, all work product, broker lists, lead lists, marketing materials, presentations, analyses, reports, records, data compilations, notes, improvements, derivative works and other materials created, developed, collected or reduced to practice by Contractor in connection with the Services or using Castor's Confidential Information (collectively, "**Work Product**") shall be the sole and exclusive property of Castor. Contractor hereby assigns to Castor all right, title and interest in and to the Work Product and will execute and deliver any documents reasonably requested by Castor to evidence or perfect such ownership.

Upon termination of this Agreement or earlier upon Castor's request, Contractor will return to Castor or, if directed by Castor, destroy all Confidential Information, Work Product and other Castor property, whether physical or electronic, that were used, created, received, accessed or controlled by Contractor during the term of this Agreement, and Contractor will certify such return or destruction if requested by Castor.

This Agreement is in compliance with the Defend Trade Secrets Act and provides civil or criminal immunity to any individual for the disclosure of trade secrets: (i) made in confidence to a federal, state, or local government official, or to an attorney when the disclosure is to report suspected violations of the law; or (ii) in a complaint or other document filed in a lawsuit if made under seal.

11. INJURIES. The Contractor acknowledges the Contractor's obligation to obtain appropriate insurance coverage for the benefit of the Contractor (and the Contractor's employees, if any). The Contractor waives any rights to recovery from Castor for any injuries that the Contractor (and/or Contractor's employees) may sustain while performing Services under this Agreement and that are a result of the negligence of the Contractor or the Contractor's employees.

12. INDEMNIFICATION. The Contractor agrees to indemnify, defend, and hold harmless Castor and its affiliates, and their respective officers, directors, managers, members, employees, agents, representatives, successors, and assigns (each, a "**Castor Indemnified Party**"), from and against all claims, losses, liabilities, damages, expenses, fees, penalties, fines, costs, judgments and settlements, including attorney fees and costs, that may be asserted against, imposed upon, or incurred by any Castor Indemnified Party that result from the acts or omissions of the Contractor, the Contractor's employees, if any, and the Contractor's agents; any breach of this Agreement; any violation of applicable law, regulation, licensing requirement or Castor policy; any actual or alleged prohibited steering, unlawful referral fee, kickback, fee split or unearned fee; any unauthorized use, disclosure or loss of Confidential Information; any breach by Contractor of any obligation owed to any current or former employer, client, lender, broker or other third party; or any taxes, withholdings, contributions, benefits or other amounts for which Contractor is responsible under this Agreement.

13. NO RIGHT TO ACT AS AGENT. An "employer-employee" or "principal-agent" relationship is not created, and is not intended to be created, and is not intended to be created, merely because (1) Castor has or retains the right to supervise or inspect the work as it progresses in order to ensure compliance with the terms of the contract or (2) Castor has or retains the right to stop work done improperly at Castor's sole discretion. Contractor has no authority to bind Castor, incur obligations on behalf of Castor, make warranties or representations on behalf of Castor, approve or deny any Broker or loan, quote or lock loan terms, accept applications, make credit or underwriting decisions, use Castor's name, marks or marketing materials except as expressly authorized in writing by Castor, or represent to any person that Contractor has any such authority.

14. COMPLIANCE; CONFLICTS; EXISTING OBLIGATIONS.

Contractor shall perform the Services in compliance with all applicable federal, state and local laws, rules and regulations, including to the extent applicable the Real Estate Settlement Procedures Act and Regulation X, the Truth in Lending Act and Regulation Z, including loan originator compensation and anti-steering requirements, the Secure and Fair Enforcement for Mortgage Licensing Act and applicable NMLS licensing and identification requirements, the Equal Credit Opportunity Act and other fair lending laws, consumer privacy and data security laws, anti-money laundering and sanctions requirements, and all applicable state mortgage lending, broker, licensing, advertising and consumer protection laws. Contractor shall maintain all licenses, registrations, approvals, training, insurance, consents and authorizations required for Contractor to perform the Services lawfully, and Contractor shall promptly notify Castor of any suspension, revocation, limitation, investigation, claim, inquiry, disciplinary action or other circumstance that could reasonably affect Contractor's ability to perform the Services or Castor's ability to pay compensation under this Agreement.

For purposes of this Agreement, "**Contractor-Affiliated Office**" means any Broker, branch, office, team, entity, company, loan production channel or other mortgage, real estate, lending, brokerage or settlement-service business with respect to which Contractor, any immediate family member of Contractor, any entity controlled by Contractor, or any person or entity with whom Contractor has agreed to share compensation, directly or indirectly: (i) owns any equity, profits, revenue-sharing or other financial interest; (ii) serves as an owner, officer, director, manager, employee, contractor, consultant, broker, mortgage loan originator, loan officer, processor, agent, representative or referral source; (iii) manages, supervises, controls or materially influences loan origination, submission, processing, referral, placement or routing activity; or (iv) receives or expects to receive any compensation, referral benefit, marketing benefit, reimbursement, commission, override, fee split, thing of value or other economic benefit.

Contractor shall not, directly or indirectly, offer, provide, solicit, request, receive or accept any fee, kickback, rebate, commission split, thing of value, gift, marketing benefit, referral fee, unearned fee, reimbursement or other compensation to or from any mortgage loan originator, loan officer, broker, real estate agent, title company, escrow company, settlement service provider, processor, borrower or other person in connection with any referral, settlement service or loan transaction except as expressly approved by Castor in writing and permitted by applicable law. Contractor shall not, directly or indirectly, steer, influence, pressure, advise, encourage, induce or cause any borrower, mortgage loan originator, loan officer, broker, processor, settlement service provider or other person to submit, route, allocate, assign or place loans to Castor or any other person based on Contractor's compensation or any other financial benefit to Contractor or any third party. Contractor shall not, directly or indirectly, cause or permit a loan, Approved Broker relationship, Account Executive relationship, referral relationship, office relationship or loan volume to be placed, assigned, credited, recorded allocated or otherwise attributed in the name of another mortgage loan originator, loan officer, broker, Account Executive, Upline, Topline or person for purposes of avoiding a compensation restriction, disclosure obligation, conflict-of-interest restriction, licensing requirement, or compliance requirement.

Contractor shall not, directly or indirectly, receive compensation under this Agreement for any loan in which Contractor, Contractor's immediate family member, any entity in which Contractor has a material financial interest, or any person with whom Contractor has agreed to share compensation acts as borrower, mortgage loan originator, loan officer, broker of record, processor, owner, manager or other participant in the origination or submission of the loan, unless Castor has expressly approved the arrangement in writing after compliance review. Contractor shall promptly disclose to Castor any actual or potential conflict of interest, any direct or indirect ownership, employment, consulting, agency, referral, compensation, fee-sharing, revenue/profit-sharing, marketing, lead-generation, management, office, branch, brokerage, loan origination, settlement service processor or other relationship with a Broker, Account Executive, Upline, Topline, marketing representative, mortgage loan originator, loan officer, processor, title company, escrow company or settlement service provider or other person or entity or group that could affect compliance with this Agreement. Contractor shall also promptly disclose to Castor any side agreement, understanding, referral arrangement, compensation arrangement or other relationship relating to compensation, referrals, loan submissions, compensation, or allocation of loan volume.

Contractor represents and warrants that Contractor's entry into and performance of this Agreement does not and will not violate any employment agreement, independent contractor agreement, confidentiality agreement, non-solicitation agreement, non-competition agreement, invention assignment agreement, fiduciary duty, duty of loyalty or other contractual, legal or equitable obligation owed to any current or former employer, client, lender, broker or other third party. Contractor will not use or disclose any confidential information, trade secrets, broker lists, customer lists, marketing materials, data or other property of any third party in performing the Services unless Contractor has obtained all required rights, consents and authorizations.

Contractor shall comply with Castor's compliance policies, marketing guidelines, broker approval procedures, privacy and data security procedures, complaint escalation procedures and other written policies and procedures provided or made available to Contractor. Contractor shall not use any marketing material, social media content, email solicitation, rate quote, consumer-facing communication, Castor trade name, logo or other brand element unless approved by Castor in writing. Contractor shall maintain accurate records of Services, referrals, disclosures, conflicts, compensation and communications reasonably requested by Castor and shall cooperate with any audit, compliance review, quality-control review, investor inquiry, regulatory inquiry or investigation relating to the Services, any Broker, any Account Executive, any loan or any compensation payable under this Agreement.

CONTRACTOR SHALL NOT, DIRECTLY OR INDIRECTLY, ACT AS THE ACCOUNT EXECUTIVE OF RECORD, BE DESIGNATED AS THE ACCOUNT EXECUTIVE, RECEIVE AE COMPENSATION, OR CAUSE ANY LOAN VOLUME TO BE ATTRIBUTED TO CONTRACTOR AS AN ACCOUNT EXECUTIVE WITH RESPECT TO ANY CONTRACTOR-AFFILIATED OFFICE. CONTRACTOR SHALL NOT, DIRECTLY OR INDIRECTLY, ROUTE, ASSIGN, TRANSFER, RECHARACTERIZE OR CAUSE ANY LOAN VOLUME FROM A CONTRACTOR-AFFILIATED OFFICE TO BE CREDITED TO ANOTHER ACCOUNT EXECUTIVE, UPLINE, TOPLINE, BROKER, LOAN OFFICER, MORTGAGE LOAN ORIGINATOR OR OTHER PERSON FOR THE PURPOSE OF CIRCUMVENTING THIS AGREEMENT, GENERATING COMPENSATION, AVOIDING A COMPLIANCE RESTRICTION OR CONCEALING A CONFLICT OF INTEREST.

ANY LOAN VOLUME ARISING FROM OR RELATING TO A CONTRACTOR-AFFILIATED OFFICE SHALL BE INELIGIBLE FOR COMPENSATION UNDER THIS AGREEMENT UNLESS CASTOR EXPRESSLY APPROVES THE ARRANGEMENT IN WRITING AFTER COMPLIANCE REVIEW.

CASTOR MAY SUSPEND OR WITHHOLD COMPENSATION, SUSPEND ACCESS OR APPROVAL, REQUIRE CORRECTIVE ACTION, DECLINE OR REMOVE BROKER, ACCOUNT EXECUTIVE, UPLINE, TOPLINE OR LOAN-VOLUME ATTRIBUTION, DECLARE LOAN VOLUME INELIGIBLE FOR COMPENSATION, CHARGE BACK OR RECOUP AMOUNTS PREVIOUSLY PAID, OR TERMINATE THIS AGREEMENT IMMEDIATELY IF CASTOR

DETERMINES IN GOOD FAITH THAT CONTRACTOR'S CONDUCT, THE PERFORMANCE OF THE SERVICES, ANY ATTRIBUTION, STEERING OR ROUTING OF LOAN VOLUME, ANY CONTRACTOR-AFFILIATED OFFICE, OR THE PAYMENT OF COMPENSATION MAY VIOLATE APPLICABLE LAW, CASTOR POLICY, OR THIS AGREEMENT.

15. ENTIRE AGREEMENT. This Agreement constitutes the entire contract between the parties. All terms and conditions contained in any other writings previously executed by the parties regarding the matters contemplated herein shall be deemed to be merged herein and superseded hereby. No modification of this Agreement shall be deemed effective unless in writing and signed by the parties hereto.

16. WAIVER OF BREACH. The waiver by Castor of a breach of any provision of this Agreement by Contractor shall not operate or be construed as a waiver of any subsequent breach by Contractor.

17. SEVERABILITY. If any provision of this Agreement shall be held to be invalid or unenforceable for any reason, the remaining provisions shall continue to be valid and enforceable. If a court finds that any provision of this Agreement is invalid or unenforceable, but that by limiting such provision it would become valid and enforceable, then such provision shall be deemed to be written, construed, and enforced as so limited.

18. APPLICABLE LAW. This Agreement shall be governed by the laws of the State of California, without regard for conflicts of law principles.

19. Counterparts; Electronic Signatures. This Agreement may be executed in any number of counterparts, each of which shall be deemed to be an original, but all of which together shall constitute but one instrument. A signature delivered by facsimile or other electronic means shall be considered binding for both parties

20. SIGNATORIES. This Agreement (and any other schedules or documents required to be executed by the Company pursuant to this Agreement), shall be signed by Brooks Champagne – President, Castor Financial Inc, and the Contractor identified below.

[*Intentionally Blank – Signature Page Follows*]

IN WITNESS WHEREOF, Castor and Contractor have duly executed and delivered this Agreement is effective as of the Effective Date first above written.

COMPANY: Castor Financial Inc:

By: ______________________________________

Brooks Champagne, President

Contractor Acknowledgment

Contractor acknowledges that Contractor has read and understands Section 14 of this Agreement, including the compliance, conflicts of interest, anti-steering, prohibited compensation and regulatory obligations set forth therein, and agrees that compliance with Section 14 is a material condition of this Agreement.

CONTRACTOR: Applicant Name

By: Signature

Who recruited/referred you? (Current Castor Employee)