

MBTM ACQUISITION AND WORK ASSIGNMENT INSTRUCTIONS

This document is intended to guide you through the funding process available through the Mortgage Busting Team Memberships (MBTM) processed through the Calgary Work Centre (CWC). The information contained herein is designed to help you understand the process and take the right steps and provide the correct information the first time. If you have any questions, please send an email to admin@LifeEnriched.com.

1. Determine your funding needs whether for personal debt, a project, business expansion, etc. Remember to account for the \$15,000 PPP fee owed on credit, i.e. a Silver MBTM will net you \$85,000 for your needs.
2. Determine the MBTM level(s) required to meet your needs. Remember you can mix-and-match MBTMs to create custom funding levels. For example, if you need \$700,000 in total funding this would be one GOLD MBTM (\$500,000 each) and two SILVER MBTMs (\$100,000 each).
3. Negotiate a Work Assignment Agreement with CWC for the required payback by providing the information in step 4. If yours is a mix-and-match scenario, only one Work Agreement is needed to cover the TOTAL amount of funding.
4. Please do NOT attempt to write your own Work Agreement. CWC has a standard format that must be used and will facilitate the creation of your custom assignment. To start the process, simply provide the information required below (Appendix B is a form you can copy, paste and complete for submission):
 - a. Name and full, physical address (no PO boxes);
 - b. Your ICC membership Number;
 - c. The Bundle Name and Work Associate with whom you are working;
 - d. A brief summary of any special skills you may have or a summary of your role in a project, as applicable;
 - e. A brief summary of your funding request, i.e. to eliminate personal debt, project description, etc. Please provide general details, your complete history is not necessary.
 - f. A general breakdown of where the funding will be used. Please see the examples in Appendix A.
5. Send this information to us at work@LifeEnriched.com for creation of a draft of your Work Agreement. This will be reviewed by CWC and LEEN, and upon approval a copy will be sent to you as well for your review. The turn-around time is largely dependent on LEEN receiving accurate and complete information from the Member.
6. You do not have to wait for your approved contract to begin the purchase process. Acquire the appropriate MBTM(s) through the Treasure Chest. If there are differences from the draft contract and the final received, contact the LEEN to discuss any concerns and re-negotiate your contract with CWC. If you are satisfied, sign the document return it to us at work@LifeEnriched.com.

7. Acquire the required value of MBTM per your contract agreement by going to the “Treasure Chest”.
 - a. To purchase an MBTM, click on US Profesionales De El Salvador from the blue menu bar on the left, then scroll down to the 8th site and secure the appropriate MBTM(s).
 - b. Click the Grocery Cart on whichever level (or combinations) of MBTMs you need to complete your transaction and complete the standard process. State in the “Your Notice to us” box the total cost of MBTMs you intend to acquire and your ICC membership number. If you are acquiring a PPP inform USPES of the name under which you wish your SP Place to be registered. If you are using an existing PPP, please provide the ICC number of your PPP in the “Your Notice to Us” box.
 - c. If you are doing mix-and-match to come up with the correct funding amount, add the additional MBTM levels to your cart as above. For example, if you’re requesting \$700,000 you would add one GOLD and two SILVER memberships to your cart, for an cart total of \$7,000. Print out a copy of the Shop Order Invoice before submitting your request, click the next button and wait for your invoice to be sent by the auto-responder.
 - d. When you receive your new PPP ICC number you can list your project or purchase by going to the PPP site under US Profesionales De El Salvador in the NTC. Click on the link that says “click here to acquire a listing service”. You will be taken to a Howse Services Site where you will be purchasing a \$1,500 license to register one agreement. Please follow all instructions on this site.
 - e. When you have completed this process be sure to send copies to CWC so that they may track your transaction. If you have any questions please get in touch with your sponsor.
8. Complete the required compliance documentation for posting on the PPP board. Work with your Bundle Owner and Work Associate for the correct format and the required bundle and supplier information.

Notes:

The TERM of the agreement and the Assignment will vary depending on the funding amount and its usage. It is VERY important to understand these work assignments are not onerous, nor will they ask for anything the Member is not completely capable of completing with some time and effort.

APPENDIX A

Funding Description Examples

Below are some examples of the way funding descriptions might be worded for your particular needs. These are, of course, very general examples to give you an idea of the information needed for the work agreement.

Keep in mind that there is a minimum amount for which invoices can be submitted, so the use of a surrogate service through your Bundle Owner may be necessary. For example, if you have 5 credit cards totaling \$3,000 one invoice might be submitted for the total amount and the surrogate would make arrangements for each credit card to be paid on your behalf. This will be determined through the compliance documents you will assemble with your Bundle Owner.

Finally, remember to account for the \$15,000 PPP fee on credit. For example, if you are acquiring a SILVER MBTM for \$100,000 in funding, \$15,000 is owed on credit giving you net funding of \$85,000 to use.

To facilitate the turn-around time, correct spelling and proper grammar are always appreciated!

For personal debt elimination:

I currently carry a significant amount in personal debt and mortgage notes to be paid off with the MBTM funding. In addition, I wish to acquire a new vehicle for personal use and install an above-ground swimming pool for my family. Finally, I will set aside money as a reserve for taxes and establish a household expense account with the remainder.

Personal Debt	\$10,000
Mortgage Notes	35,000
Vehicles	10,000
Swimming Pool	20,000
Tax Reserves	5,000
Household Expenses	5,000
PPP Fee Deduction	<u>15,000</u>
Total Funding Request:	\$100,000

For the acquisition of a new home:

I wish to acquire the property commonly known as 123 Main Street, Anywhere, World or, if this property is no longer available at the time funding is available, a similar property. Additional capital will be used for home improvements, tax reserves and household expenses.

House Purchase	\$250,000
Home Improvements	75,000
Tax Reserves	30,000
Household Expenses	30,000
PPP Fee Deduction	<u>15,000</u>
Total Funding Request:	\$400,000

For a project or business expansion:

John Doe, the president of Super Widgets, Inc., has 125 years experience in the development, production and marketing of widgets worldwide. His experience includes all aspects of business management, from accounting and finance to marketing to changing the toilet tissue in the men’s room. Like the mousetrap, John has dedicated his life to the continued improvement of commercially available widgets worldwide.

Super Widgets, Inc. was founded in 1899 by John Doe and his sister Jane and was born from John’s prior 25 years as a widget salesman, where it became obvious widgets were not what they could be. After his sister’s untimely and tragic death in 1916 by standard widgets run amok, John rededicated himself and his company to developing and manufacturing safe, efficient and obedient widgets.

The centennial of the company is heralded by new, cutting edge technologies, materials and manufacturing processes that will ensure the future is filled with nothing but first class widgets. The core funding is required to complete the development of the Super Widget, and additional funding will be used to complete a state-of-the-art shipping facility, allowing widget orders to be transported anywhere in the world in a matter of seconds.

Real Estate	\$2,500,000
Plant Construction	2,500,000
Transporter System	1,000,000
Architectural	500,000
Engineering	500,000
Administrative	1,485,000
Payroll, 1 Year	500,000
Research	500,000
Sales and Marketing	500,000
PPP Fee Deduction	<u>15,000</u>
Total Funding Request:	\$10,000,000

A Final Word

The most important thing to keep in mind is the basic premise of the MBTM program – to empower you to make positive changes in your life and the lives of others. Please remember that no dream, wish or project is out of the realm of possibility...it’s YOUR dream to live, and the MBTM venue exists to help you make it happen!

APPENDIX B

Required Information

Copy, paste and complete the following for submission to work@LifeEnriched.com:

Name:

Address:

ICC #:

Bundle Name:

Work Associate Name & ICC Number:

Funding amount:

Special Skills:

Brief background on member (for projects):

Brief Description of funding use:

General breakdown of use of funds: