



"FIRST NATIONS LENDERS' AUTHORITY"

## APPLICATION FOR CERTIFICATION

### First Nations Lenders' Authority ("FNLA")

*"Promoting a positive environment for bringing private capital to First Nations for lending purposes"*

#### Application Process:

1. **Certification:** There are three (3) types of certification granted by the "FNLA": (1) General Member, which is an entity involved directly in the lending industry; (2) Affiliate Member, which is an entity that assists lenders licensed by the "FNLA"; and (3) Approved Vendor, which is an entity that provides business solutions, consulting, accounting and marketing services to Certified Members (General and Affiliate) and any matters incident thereto.

**Member:** Criteria: (1) First Nations Private Money Investors, who regularly works in the private lending industry; any other First Nations entities carrying on business in the private lending industry on First Nations' Lands; and service providers that the "FNLA" has deemed to meet its qualification standards in the lending industry.

2. **Application:** Please fill out this Application and Disclosure, sign & date both the Application and the attached "Code of Conduct".
  - a. A **non-refundable** application fee of \$250.00 USD must accompany each application for membership.
3. **Dues:** The annual fee for General Members shall be \$20,000.00 USD per entity; the fee for Affiliate Members shall be \$7,500.00 USD; and the fee for Approved Vendors shall be \$5,000.00 USD

4. **Mail your application:** Please mail the following items:

- Complete Applicant Background & Disclosure;
- Signed "FNLA Code of Conduct";
- Cheque for the \$250.00 USD non-refundable application fee.

Please mail these to:

Travis Jacobs, Secretary – "FNLA"  
No. 1 Patton Road, P.O. Box 2012  
Kahnawake, Quebec, J0L 1B0

**APPLICANT BACKGROUND AND DISCLOSURE**

**Name:** \_\_\_\_\_

**Company Name:** \_\_\_\_\_

**Present Address:** \_\_\_\_\_  
\_\_\_\_\_

**E-mail:** \_\_\_\_\_

**Telephone:** \_\_\_\_\_

**Cell: (optional)** \_\_\_\_\_

**Fax: (optional)**

The following questions must be answered. Disclosure is required if you answer "Yes" to any of Questions 6 through 12; however, answering "Yes" to any of those questions will not in and of itself disqualify you from Certification. Full disclosure is important as part of the overall decision-making process by the FNLA's Board of Governance.

1. What is your company's approximate annual dollar volume of loans originated? (indicate one)  
 None     Less than \$20 Million     \$20 - \$50 Million     \$50 Million or More

2. Are you licensed in other locations?  
 Yes     No

3. Please state the total number of years of direct experience you have in the private lending field.  
\_\_\_\_\_

4. Please list the professional and/or industry associations or trade groups in which you have been certified or of which you are a member.  
a.  
b.  
c.

5. Please list the professional credentials you currently possess.  
\_\_\_\_\_  
\_\_\_\_\_

6. In what location is your Head Office?  
\_\_\_\_\_

7. How many employees does your company have: \_\_\_\_\_

<p>8. Does your company, or a related company, manager/operate one (1) or more lending entities?</p> <p style="text-align: right;"><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p>9. Have you ever had any professional license (including ones outside the private money lending business) revoked, suspended or denied? If so, please attach a detailed explanation with your application.</p> <p style="text-align: right;"><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p>10. Have you ever been charged with or convicted of a misdemeanor or a felony (summary or indictable offenses in Canada) in connection with (1) the misappropriation of a client's funds; (2) fraud; or (3) misleading an investor? If so, please attach a detailed explanation with your application.</p> <p style="text-align: right;"><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p>11. Have you ever been subject to administrative action by a regulatory authority? If so, please attach a detailed explanation with your application.</p> <p style="text-align: right;"><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p>12. Has your company ever been subject to administrative action by a First Nations or Tribal regulatory authority? If so, please attach a detailed explanation with your application.</p> <p style="text-align: right;"><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p>13. Has your company ever been subject to administrative action by a regulatory body of any Province of Canada? If so, please attach a detailed explanation with your application.</p> <p style="text-align: right;"><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p>14. Have you ever been convicted of a criminal offense involving physical violence against another person? If so, please attach a detailed explanation with your application.</p> <p style="text-align: right;"><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p>15. Have you read and agree to abide by the Charter of the First Nations Lenders' Authority?</p> <p style="text-align: right;"><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p>16. Do you understand that failure to provide accurate and complete information in this form may constitute an offense under the Charter of the First Nations Lenders' Authority and may be grounds for the First Nations Lenders' Authority to deny an application, or to suspend, or revoke a Certification that has been issued based on the inaccurate or incomplete information.</p> <p style="text-align: right;"><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p>17. You agree that the General or Affiliate Member Certification granted by the First Nations Lenders' Authority must be appended to a valid Approved Vendor Certification.</p> <p style="text-align: right;"><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>

PLEASE READ CAREFULLY

FIRST NATIONS LENDERS' AUTHORITY ("FNLA")

**Code of Conduct**

In consideration of the Application for Certification by the **First Nations Lenders' Authority**, a Non-Profit Association, all applicants agree from this date forward to abide by the following Code of Conduct, to the extent applicable to them;

- Strive to maintain a good reputation in the First Nations business community;
- Be in compliance with the rules and regulations applicable in the First Nations community in which you operate and/or service, in the course of making private money loans;
- Truthfully account for all monies in a loan transaction;
- Do not accept fees for services that were not performed, except for any non-refundable application fees;
- Strive to be responsive to all communications from borrowers, including in the event of a loan default;
- Strive to be responsive to all communications from investors, including in the event of a loan default;
- Do not disparage another certified lender of the association to investors or the general public; provided however, it shall not be considered a violation of this provision to discuss anything in the public record;
- Consider the welfare of investors before themselves.

Agreed to and acknowledged by Applicant:

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

PLEASE READ CAREFULLY

FIRST NATIONS LENDERS' AUTHORITY ("FNLA")  
**APPROVED VENDOR GENERAL SERVICES AGREEMENT**

In consideration of the Application for Certification by the **First Nations Lenders' Authority**, a Non-Profit Association, all applicants/certified members agree from this date forward to contact and work with the exclusive independent online lending consultant and payment processing service provider (i.e., the Approved Vendor appointed by the First Nations Lenders' Authority), for the purposes of accessing, utilizing and installing the services provided solely by the "Approved Vendor" including but not limited to the following:

- Facilitating the sales processes of the First Nations Lenders' Authority memberships with the applicant/certified member;
- Payment processing solutions (in which case a separate EFT/ACH Services Agreement will be executed between the applicant/certified member and the "Approved Vendor");
- Third-party payment processing solutions for the applicant/certified member;
- Management and consulting services to the applicant/certified member with regard to the online lending industry (in which case a separate "Managed Services Agreement" will be executed between applicant/certified member and the "Approved Vendor");
- Facilitating banking relationships for the applicant/certified member;
- Assist with the on-going monitoring and auditing of the portfolio(s) and advise on compliance and lending laws and regulations in Canada and the United States, as applicable;

Applicant/Certified Member agrees to provide a copy of any agreements between the Applicant/Certified Member and the "Approved Vendor", to the First Nations Lenders' Authority upon request

Agreed to and acknowledged by Applicant/Certified Member:

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_