No Bull Mortgage
National Mortgage Broker

Arbitration Agreement

Arbitration Agreement. For and in consideration of good and valuable consideration, the receipt and sufficiency of which are hereby expressly acknowledged, and for the mutual benefits to be derived by both parties from arbitration, the parties agree to resolve any and all disputes between them by arbitration and thereby waive their rights to a trial, whether by a court or a jury. This Arbitration Agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. Sections 1 et. seq. Any claim shall be resolved under the applicable rules of either the American Arbitration Association ("AAA"), Judicial Arbitration & Mediation Services, J.A.M.S. ("JAMS") or the National Arbitration Forum ("NAF"). Complainant may select one of these organizations to serve as the arbitration administrator. **No arbitrator hereunder shall have the power to assess punitive, consequential, exemplary or treble damages; rescind or return a loan document, enter a judgment on the debt, exercise equitable powers; or allow the discovery of attorney/client privileged information.** Any arbitration hearing shall take place in the federal judicial district of Seattle, WA unless otherwise agreed, and either complainant and/or defendant may participate electronically via voice or video conference, as available with the chosen arbitration organization. If either party of a "**Competitive Best Retail Brokerage Agreement**" institutes an arbitration proceeding, that instituting party will pay the first $2,500 of the arbitration fee. After that, and in all other cases, each party will pay one half of all arbitration fees. Each party will bear their own costs and expenses of that party's attorneys', experts', and witness fees, regardless of which party prevails in the arbitration, unless applicable law and/or this Agreement gives a party the right to recover any of those fees from the other party. Both parties agree that in no case will any attorney represent themselves, any related entity involved in such a complaint, any company they have ownership in, nor any company in which they are employed in a principal capacity.

NEITHER PARTY WILL HAVE THE RIGHT TO GO TO COURT OR TO HAVE A JURY TRIAL, TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE ARBITRATION RULES, OR TO BE A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS. THE ARBITRATOR'S DECISION WILL GENERALLY BE FINAL AND BINDING. OTHER RIGHTS THAT MIGHT BE AVAILABLE IN COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION. ANY DECISION RESULTING IN AN AWARD AGAINST THE BORROWING PARTY MAY BE RECORDED AS A LIEN AGAINST TITLE OF THE RELATED PROPERTY IN THE APPROPRIATE JURISDICTION UNTIL SATISFIED AND MAY ACCRUE ADDITIONAL LEGAL COLLECTION OR RECOVERY FEES.

Borrower/s agrees to the same terms as above when considering any actions against any third party involved in the transaction, including but not limited to the appraiser, lender, credit bureau, or other service providers.

_____	_____
Borrower Date	Borrower Date
_____	_____
Borrower Date	Borrower Date

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