

LOAN AGREEMENT

Loan Amount _____ Dollars (\$200,000)

Date 10/19/_____, 2019

I. THE PARTIES. For the above value received by Ashish Talati _____ with a mailing address of 123 Wellknown Street _____, City of Aurora _____, State of IL _____, (the "Borrower"), agrees to pay JP Morgan _____ with a mailing address of 1384 5th Avenue _____, City of Chicago _____, State of IL _____, (the "Lender").

II. 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 November _____, 2019 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 1____ day of November _____, 2019.

III. INTEREST. The Note shall

☐ - Bear interest at a rate of _____ percent (_____%) compounded annually. The rate must be equal to or less than the usury rate in the State of the Borrower.

☒ - Not bear interest.

IV. PREPAYMENT. The Borrower has the right to pay back the loan in-full or make additional payments at any time without penalty.