

LOAN AGREEMENT

Loan Amount _____ Dollars (\$194,037)

Date November, 2019

I. THE PARTIES. For the above value received by John Gru with a mailing address of 5th Avenue, City of Naperville, State of IL, (the "Borrower"), agrees to pay Country Financials with a mailing address of 1384 Address, Suite 2000, City of Arlington Heights, 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 Jan, 2020 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 Jan, 2020.

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.