

LOAN AGREEMENT

Loan Amount Two hundred Million Dollars (\$200,000,000)

Date January, 2019

I. THE PARTIES. For the above value received by Jane Doe with a mailing address of 1200 Las Vegas Blvd, City of Las Vegas, State of NV, (the "Borrower"), agrees to pay Willy Bank with a mailing address of 1284 Las Vegas Blvd, City of Las Vegas, State of NV, (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 _____, 20____ 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:

Never pay you back

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 January, 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.