



Binding Arbitration Award

Case No. 36131

{ David Smith } the "Creditor"

vs.

{ Kamron Kennedy } the "Debtor"

Findings:

1. "Bitcoins" are a decentralized, peer-to-peer unit of currency gaining popularity on the Internet.
2. Using the website www.BTCjam.com, the Debtor entered into a loan agreement (BTCjam Loan No. 36131) with the Creditor for a bitcoin loan in the amount of 14.63453902 bitcoins at 8.0% interest monthly.
3. The Debtor's name, last known address, and other information is:

Kamron Kennedy
Lansing, MI 48910
United States
kamronkennedy@gmail.com
<http://www.facebook.com/100000156226446>
Phone: 5177636972
Driver's License k530461031810
4. The Debtor was required to make monthly loan payments to the Creditor but has failed to make a payment for the past 91 days. The Debtor is in default.
5. The amount owed at the time the debtor stopped making payments is 11.35738321 bitcoins and is immediately due and payable to the Creditor and their successors and/or assigns:

David Smith
BTCjam Member No. 4952
614 Theo Ave
Lansing, MI 48917
US