

LOAN AND AGRICULTURAL INVESTMENT AGREEMENT

This Loan and Agricultural Investment Agreement ("Agreement") is entered into on **3 February 2026** by and between:

- **Borrower:** Owner of USDT Wallet (TA2fUL2ZDBj6fNHM9EVdyVycxAeEnw1jjk), located at Narok - Kenya
- **Lender:** Joseph Wang, owner of USDT Wallet (TKzWP4R6PfKUSpM6CbcGiz2PdjzueksEkD), located at Hong Kong - China

WHEREAS

1. Borrower seeks a loan for agricultural investment purposes;
2. Lender is willing to provide the requested loan on the terms set forth herein;

NOW, THEREFORE

In consideration of the mutual covenants and agreements contained herein, the parties hereby agree as follows:

1. Loan Amount and Interest Rate

Borrower agrees to borrow the principal sum of **Five Hundred and 50 US Dollars (\$550)** from Lender for a term of one year. The interest rate on this loan shall be **ten percent (10%) per annum**.

2. Repayment Terms

The loan shall be repaid in full, along with accrued interest, no later than one year from the date of disbursement. If Borrower's agricultural investment results in profits, Borrower agrees to repay the loan using either:___

- **10% interest**, or
- A **50/50 split of the profits** from farming at the end of twelve months, whichever amount is greater.

3. Profit Sharing

If the total profit generated by Borrower's agricultural investment exceeds the amount required to fully repay the loan and accrued interest, the remaining profits shall be divided **equally between Borrower and Lender**.

4. Default

In the event Borrower fails to repay the loan according to the terms set forth herein, Lender shall have the right to declare the entire balance due and payable immediately, along with any legal fees and costs associated with collecting the outstanding debt.

5. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of **Hong Kong**.

6. Entire Agreement

This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof and supersedes all prior agreements or understandings, whether written or oral.

7. Dispute Resolution

Any dispute, controversy, difference, or claim arising out of or relating to this contract, including the existence, validity, interpretation, performance, breach, or termination thereof, or any dispute regarding non-contractual obligations arising out of or relating to it, shall be referred to and finally resolved by arbitration administered by the **Hong Kong International Arbitration Centre (HKIAC)** under the **UNCITRAL Arbitration Rules** in force when the Notice of Arbitration is submitted, as modified by the **HKIAC Procedures for the Administration of Arbitration under the UNCITRAL Arbitration Rules**.

- **Law of this arbitration clause:** Hong Kong law
- **Place of arbitration:** Hong Kong
- **Number of arbitrators:** One
- **Language of arbitration proceedings:** English

8. Execution

The parties agree to execute this contract by the Borrower sending **0.01 USDT** from the Borrower wallet to the Lender wallet containing the hash value of this contract in the memo , and the Lender returning the **0.01 USDT** in addition to the amount specified in the loan agreement with the hash value of this contract in the memo.

Original contract is attached to this document. Sha256sum:
fa9c399baf610fbe0020a0c892ab9247a3ec726473de953ddd643d35c015d433.
Executed on TRON blockchain transactions
e9c10adb85db336aa5c487f8fc39700ce709c44a147a63666b099a1305c4cd06
and
3a049eec8415df85d4059e6fbf0c2d5176f8576ab1cf4c856d7edd95d674a2c7