

INSTALLMENT LOAN AGREEMENT

TermLoanId: 070281-RRR

This loan agreement (the '**Agreement**') and the attached Payment Schedule, which is incorporated into and forms part of this Agreement, sets out the understanding between:

Eugene Yavgel, having address at: 10348 SW 33nd Ave

Phone:+1453-333-3333
(hereinafter the '**Borrower**');)

And

2473614 Ontario Inc., an Ontario corporation, having address at:

C-4 6435 Erin Mills Parkway, Mississauga, Ontario , L5N 4H4

(hereinafter the '**Lender**'),

(each of them a '**Party**', and collectively, the '**Parties**').

In consideration of Lender agreeing to provide the loan as identified below to the Borrower, the Borrower agree as follows:

1. The Loan

Lender agrees to lend, and I agree to borrow from Lender the sum of 53 (the "Loan Amount"). All amounts herein are in Canadian Dollars. I understand that depending on the time of day I enter into this agreement, the loan proceeds will be received today or on the next banking day, unless unavoidable delays have extended the time for deposit.

As the borrower, I acknowledge that I have received a cheque or cash in the amount of 33 (the "Amount Received").

I agree the total amount received is less than the total amount of the amount owing to Lender, under this Loan Agreement. I acknowledge that Lender's fees, commissions and disbursements have been deducted from the amount I have received in this transaction. I acknowledge that I have authorized Lender's to deduct such sums from the net amount advanced under this Loan Agreement and this shall be Lender's good and sufficient authority for so doing.

2. Cancellation

The Borrower shall have the right to cancel this Agreement within 48 hours after entering into the Agreement, excluding Sundays and statutory holidays ("Cancellation Period"). To cancel this Agreement, the Borrower must deliver written notice of the cancellation to the Lender by delivering the written notice of cancelation to Lender, prior to the end of the Cancellation Period with payment in full of the loan proceeds by cash, certified cheque, money order or electronic funds transfer.

3. Interest Rate

Interest shall accrue on the outstanding principal balance of the Loan Amount at a rate 3 per annum and shall not

be compounded. Interest will begin to accrue from the earlier date of the date this Agreement is executed by the parties or the date that the Amount Received is advanced to the Borrower. Interest shall continue to accrue on the outstanding principal balance of the Loan Amount until the outstanding principal balance of the Loan Amount is repaid in full.

4. Repayment

Subject to the provisions below, I promise to repay Lender the Loan Amount, together with any accrued interest, by regular payments beginning on 12/30/2019 in accordance with the attached Payment Schedule or until the outstanding principal balance of the Loan Amount, together with any accrued interest and any incurred charges provided for in this Agreement are paid in full.

5. Pre-Authorized Debit

Lender is authorized to debit my account until all amounts owing to Lender under this Agreement are paid in full as provided in the "Payor's PAD Agreement" that I have signed. I have been provided with a copy of this pre-authorized debit agreement. In the event that three consecutive pre-authorized debits return unpaid, I understand and agree that Lender may elect to stop debiting my account; however if Lender makes such election, I am still obligated to make the payments as set forth on the attached Payment Schedule.

6. Payments

All payment with regards to this Agreement will be applied first toward any costs, expenses or fees accrued in relation to this Agreement, secondly toward accrued interest, and third to the outstanding principal balance of the Loan Amount. The Borrower shall have the right to repay the entire outstanding balance of the amount owing to Lender under this Agreement at any time, or any part of the outstanding balance of the amount owing to the Lender under this Agreement on any scheduled payment date as specified in the Attached Payment Schedule.

7. Modification

If my payment frequency changes, I may ask Lender to modify the payment due dates and/or payment amounts on the Payment Schedule. I understand and agree that Lender has no obligation to grant such request, but if Lender in its sole and absolute discretion agrees to such modification, I authorize Lender to update the attached Payment Schedule to reflect the revised payment due dates and/or payment amounts and any corresponding changes to the other columns on the Payment Schedule, and I agree that any such updated Payment Schedule within 10 calendar days after the updated Payment Schedule is delivered to me, personally or by mail at the address listed on the Statement of Disclosure provided to me in connection with this Agreement, or by any other method provided for in this Agreement or any other Agreement between the Parties. I understand and agree that if any such modification is granted by Lender, interest will still continue to accrue on the outstanding principal balance of the Loan Amount at the rate indicated above. Except as otherwise provided in this Agreement, any other modifications to this Agreement must be in writing signed by both Parties.

8. Default

In the event I fail to make any individual payment in the amount and at the time set out in the attached Payment Schedule, or in the event any such payment is later dishonored or returned unpaid for any reason (either event to be considered a "default"), I agree to reimburse Lender for all costs and expenses it incurs as a result of my default including collection costs such as legal fees on a solicitor and his/her own client full indemnity basis. In the event of a default by me, Lender may in its sole discretion declare the entire outstanding balance of the amounts owing to Lender under this Agreement immediately due and payable at any time after such default, in accordance with applicable law. If any cheque or pre-authorized debit is dishonored or returned unpaid, I agree to pay Lender a \$45.00 "Returned Item" service charge which I agree to be a reasonable estimate of the actual costs and expenses that Lender will incur due to the returned item. I agree to pay Lender the interest that shall continue to accrue on any outstanding principal balance of the Loan Amount until the outstanding principal balance of the Loan

Amount is repaid in full. I authorize Lender or any party attempting to collect any amount owing to Lender to communicate with me at the my place of employment, as permitted by law.

9. Enurement

This Agreement shall enure to the benefits of and be binding upon the Parties hereto, their heirs, executors, successors and assigns.

10. Personal Information

I understand that Lender may periodically collect, and as permissible by law, use, and/or disclose my personal information, which may include: my name; current home and work addresses (including email addresses); previous addresses; current phone numbers (home, work, or other); physical descriptors and any other such identifiers (including but not limited to date of birth and Social Insurance Number); credit history, including credit reports, consumer reports, personal reports, or such other similar reports; next of kin; personal references; source and amount of income; financial information necessary to verify my credit worthiness, including my credit score; transactions with Lender; and agreements and other documents pertaining to transactions with Lender (collectively "My Personal Information"); for any or all of the following purposes: (1) to obtain credit information and credit reports (or such other similar reports) on me from credit reporting agencies (or such other similar entities), including without limitation

Equifax Canada Co.**TransUnion****National Consumer Relations****Attention: Consumer Relations****Box 190****3115 Harvester Road,****Montreal****Suite 201 Burlington, ON L7L 3N8****Quebec H1S 2Z2****By phone 1-800-663-9980****Fax (514) 355-8502****Phone 1-800-465-7166**

to assess my credit history and credit worthiness and to confirm the accuracy of information provided by me; (2) to share My Personal Information, and my transaction and payment history with credit reporting agencies, for the purposes of maintaining the accuracy of my credit history; (3) to confirm my identity; (4) to meet legal and regulatory requirements; (5) to confirm details of my employment; (6) to collect a debt that may become owed to Lender; (7) to extract certain information for the purpose of generating statistics for its internal purposes; (8) to record, track and respond to my feedback and complaints; (9) to evaluate, complete, facilitate, or otherwise as part of any business transaction or prospective business transaction involving Lender, which may include but are not limited to the purchase or sale of the whole, part, or any assets of Lender, the making of a loan or other financing to Lender, and the creation of a charge or taking of security interest in or on any assets of Lender (generally "Business Transaction"), and as may be required to be disclosed to, or collected and used by, third parties from time to time for the purposes of same; (10) to facilitate and allow verification of my transactions, including but not limited to origination, payment, and charge-off of my loan, with Lender, by third parties which may be located in the United States of America, and as may be required from time to time as part of any Business Transaction involving Lender; (11) to manage, service, and enforce any agreement Lender has with me; (12) to investigate and resolve any disputes relating to our relationship; (13) to investigate, prevent, and address fraud; (14) to protect Lender's rights; (15) for such other purposes as set out in the Personal Information Consents and Representations Agreement signed by me; and (16) for such other uses permitted or not prohibited by law. I understand that Lender will share and store my personal and transaction information with affiliated companies of Lender located in the

United States of America for the purposes listed above, and that as a result this information may be subject to access requests by government and law enforcement in the United States of America. I understand that if I do not meet my obligations when they become due, Lender may file an adverse report with credit reporting agencies, and my credit rate may suffer. Without limiting or restricting any other provisions in this Agreement or the provisions of any other agreements between the Parties, I am consenting to Lender collecting, using, and disclosing My Personal Information for these purposes.

11. Telephone Calls

Without limiting any other provisions in this Agreement or the provisions of any other agreements between the Parties, the Borrower expressly authorizes Lender to monitor and record all telephone calls with the Borrower for quality assurance and for any other purposes authorized by this Agreement and as permitted by law.

12. Electronic Signature, documents, delivery

The Borrower consents and agrees to accept electronic signatures, electronic records and electronic disclosures in connection with this loan transaction, and specifically consents and agrees to Lender delivering this Agreement, the Statement of Disclosure, and any associated documentation, information, and records, including but not limited to disclosures, receipts, and notices (collectively "Documents"), to the Borrower by email sent to the address provided by the Borrower. By clicking on the "I Agree" button(s) located on the Agreement, the Borrower acknowledges that he or she has electronically signed this Agreement and the Parties agree that upon the Borrower electronically signing this Agreement, this Agreement constitutes a binding agreement between the Parties.

13. Notice

Without limiting any other provisions in this Agreement or the provisions of any other agreements between the Parties, including but not limited to those pertaining to electronic delivery of documents, either Party may also deliver any notice to the other Party in respect of this Agreement to the Party's address listed in the Statement of Disclosure. Notice will be deemed to be made on the date of personal delivery at such address or three business days following mailing by registered mail, or as otherwise deemed by law.

14. Miscellaneous

Notwithstanding the above, amounts payable or owing under this Agreement shall not exceed the maximum rate (or amount) permitted by applicable law. If a determination of any amount payable or owing under this Agreement would result in Lender receiving interest at a rate exceeding applicable law, then the interest rate payable shall be deemed to be the maximum rate permitted by applicable law with effect from the original date of this Agreement and the Payment Schedule shall be recalculated to adjust the payments due hereunder at such reduced rate. I consent in such case to Lender replacing any prior Payment Schedule with the corrected Payment Schedule as soon as reasonably practicable and to reallocating prior payments of interest by me to the outstanding principal balance of the Loan Amount as Lender, in its discretion, determines is necessary or advisable to ensure that this Agreement complies with applicable law.

15. Governing Law

The laws of the Province of ONTARIO shall govern this Agreement and both Parties agree to the jurisdiction of the courts of the Province of ONTARIO.

☐ I agree to this Agreement by checking the "I Agree to the Terms and Conditions of the Installment Loan Agreement" button on this Agreement. When and if I check the "I Agree to the Terms and Conditions of the Installment Loan Agreement" checkbox, Lender will maintain my electronic signature on file.

☐ This Borrower has executed this Agreement by checking the "I agree to the Terms and Conditions of the Installment Loan Agreement" as of the 12/26/2019.

Eugene Yavgel - Borrower

2473614 Ontario Inc. has executed this Agreement as of 12/26/2019.

2473614 Ontario Inc. O/A CA\$H \$HOP

C-4 6435 Erin Mills Parkway

Mississauga , Ontario , L5N 4H4

Phone:9058130606, Fax:9058131331

Email:gtamls@yahoo.ca

For value received I (Eugene Yavgel) promise to pay 2473614 Ontario Inc. , C-4 6435 Erin Mills Parkway, Mississauga , Ontario , L5N 4H4 the sum of 39.66 by way on installment of 13.22 as per payment schedule agreed.

Such sum is comprised of the amounts of the advance, and cost set out in the Loan Agreement relative to the loan evidenced herein.

☐ In the event that any of my cheques or electronic payments are dishonored by my

financial institution, for any reason whatsoever, I further understand and hereby agree to pay \$45.00 as NSF charges.

☐ Upon failure to make any installment by the specified date, and should this note be

turned over for collection or legal action, I understand and hereby agree to pay legal and other costs that the lender has to incur in collecting or attempting to collect the required payment by the borrower under the agreement.

☐ Any amount which remain unpaid of the loan borrowed will be subject to interest charged @ 59.00% PA.

This letter is to serve as permission to share information pertaining to the updating of my employment status in regards to present and future employers if the employment is different from the date of signing this agreement.

I agree to allow 2473614 Ontario Inc. , C-4 6435 Erin Mills Parkway, Mississauga , Ontario , L5N 4H4 to obtain and share my personal records and credit information regarding this advance.

Signed on this 12/26/2019 in the city of Mississauga.

Loan Registry Portal

Contract

lrp.lwdvplatform.com

_____. Signature for and on behalf of

2473614 Ontario Inc. O/A CA\$H \$HOP

C-4 6435 Erin Mills Parkway Mississauga , Ontario , L5N 4H4

Phone:9058130606, Fax:9058131331

Email:gtaml@yahoo.ca

Borrower Signature

Name: Eugene Yavgel

Address: 10348 SW 33rd Ave Gainesville, 3, 736377

Phone: +1453-333-3333

Email: eugene.yavgel@gmail.com

2473614 Ontario Inc. O/A CA\$H \$HOP

C-4 6435 Erin Mills Parkway

Mississauga , Ontario , L5N 4H4

Phone:9058130606, Fax:9058131331

Email:gtamls@yahoo.ca

Pre-Authorized Debit (PAD) Agreement

I, Eugene Yavgel ("The Borrower") hereby authorize 2473614 Ontario Inc. , C-4 6435 Erin Mills Parkway, Mississauga , Ontario , L5N 4H4 (hereinafter called the "Payee") to debit the bank account noted herein below for an amount of 53 till 01/13/2020 under the terms of an agreement between 2473614 Ontario Inc. , C-4 6435 Erin Mills Parkway, Mississauga , Ontario , L5N 4H4 and myself, Eugene Yavgel

Name of Institution: ##Name_of_Institution##

Branch Address: ##Branch_Address##

City: ##BCity##

Province: Nova scotia

Postal Code: ##BPostal_Code##

Institution: ##Institution##

Transit: ##Transit##

Account: ##Account_Number##

"This authorization applies only to the method of payment and does not otherwise have any bearing on the contract for goods and services exchanged."

"I (We) undertake to inform 2473614 Ontario Inc. , C-4 6435 Erin Mills Parkway, Mississauga , Ontario , L5N 4H4 in writing, of any changes in the account information provided in this authorization prior to the next due

Loan Registry Portal

Contract

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date of the pre-authorized debit (PAD).”

I authorize 2473614 Ontario Inc. , C-4 6435 Erin Mills Parkway, Mississauga , Ontario , L5N 4H4 the use of a third party to administer this PAD agreement. This PAD will be administered by _____ as a third party.

This authorization is to remain in effect until 2473614 Ontario Inc. , C-4 6435 Erin Mills Parkway, Mississauga , Ontario , L5N 4H4 has received written notification from me of its change or termination. This notification must be received at least 3 days before the debit is scheduled at the address provided above. I may obtain sample cancellation form or more information on my right to cancel a PAD agreement at my financial institution or by visiting www.cdnpay.ca

I have certain recourse rights if any debit does not comply with this agreement. For example, I have right to receive reimbursement for any PAD that is not authorized or is not consistent with this PAD Agreement. To obtain a form for a Reimbursement claim or for more information on my recourse rights, I may contact my financial institution or visit www.cdnpay.ca

Borrower Signature

Date: 12/26/2019

Type of Service: Personal _____ Business _____

Name: Eugene Yavgel

Address: 10348 SW 33rd Ave Gainesville, 3, 736377

Phone: +1453-333-3333

