

Approval Letter

Date: August 8th, 2022

Borrower Name: Ms. Jan D Spears

Address: 301 S Corder Rd Apt 1212 Warner Robins Ga 31088

Loan Type: Personal Loan

Loan Amount: \$70,000

Loan ID: 153737

For value received the undersigned, **Ms. Jan D Spears**, promises to pay to the order of Dutch finances Us LLC, at San Antonio, USA based Limited Liability Company with office at 11657 Blanco RD, San Antonio, TX 78213, acting on behalf of the Lender, the sum of **USD 70,000** as a **Personal Loan** together with interest on the Unpaid Principal accrued at the rate of **3.500%** per annum.

I. TERMS OF REPAYMENT

Payments

From the end of the Grace Period provided to the Borrower, the Unpaid Principal shall accrue interest at the rate of **3.500%** per annum, and repayment of the Principal together with the interest shall be payable in equal monthly installments of USD **500.42**, commencing in the month of **October, 2022** following the month of grace period has ended, and continuing until **180** Installments shall be made for **15** years, at which time the remaining Unpaid Principal together with accrued and unpaid Interest together with any unpaid fees and charges incurred by Borrower under the terms of the debt instrument, shall be paid in full. Borrower can select any date between 1st to 30th of the month as Due Date for Repayment.

A. Application of Payments

All Payments on the Note shall be applied first in payment of accrued and unpaid interest, then to fees and charges incurred, with the remainder to reduction of Unpaid Principal.

B. Late Fee

Borrower will incur a fee of USD 15.00 for each late installment payment, defined as any payment received more than 10 days after the monthly due date. Payment of such late charges shall under no circumstances be construed to cure any default arising from or relating to such late installment payment.

C. Acceleration of Debt.

If any payment obligation under this Note is not paid when due, then upon notice and demand, the remaining unpaid principal balance and any accrued interest, together with a 3.00% Penalty Fee calculated as a percentage of the Unpaid Principal, as well as collection costs, including legal costs, shall become due and payable immediately at the sole option of the Lender.

II. PREPAYMENT

The Borrower reserves the right to prepay this Note (in whole or in part) prior to the Due Date with no prepayment penalty. Any such partial prepayments shall be applied against the installments of principal and interest due under this Note in the inverse order of their maturity and shall be accompanied by payment of accrued on the amount prepaid to the date of prepayment.

III. COLLECTION COSTS

If any payment obligation under this Note is not paid when due, the Borrower promises to pay all costs of collection including reasonable attorneys' fees, whether or not a lawsuit is commenced as part of the collection process. All such collection costs shall be deemed secured as due and owing under this Note by being added to the Unpaid Principal balance when incurred by Lender. Closing Cost will be paid by the Borrower at the time of Closing Process which will be performed immediately to "**Wealth Box LLC**" after the contract has been signed between the borrower and the lender. Closing Cost will be reimbursed to the borrower at the time of funding, therefore cannot be added or deducted from the principal amount of the loan approved.

IV. DEFAULT

If any of the following events of default occur, this Note and any other obligation of the Borrower to the Lender shall become due immediately, without demand or notice:

- 1) The failure of the Borrower to pay the principal and any accrued interest when due.
- 2) The liquidation, dissolution, incompetency or death of the Borrower;
- 3) The filing of bankruptcy proceedings involving the Borrower as a debtor;
- 4) The application for the appointment of a receiver for the Borrower;
- 5) The making of a general assignment for the benefit of the Borrower's creditors;
- 6) The insolvency of the Borrower;
- 7) A misrepresentation by the Borrower to the Lender for the purpose of obtaining or extending credit; or
- 8) The sale of a material portion of the business or assets of the Borrower.

Loan amount approved	USD 70,000
Loan Tenure	15 Years (180 Installments)
Rate of Interest	3.500%
Amount of each installments (Monthly)	\$500.42
Interest Type	Fixed APR
Funding of Loan	USD 70,000
Security	As per terms and conditions
Fees on Part Prepayment	0% on amount prepaid
Type of Loan	Personal Loan
Total Closing Cost	\$1,825

V. SEVERABILITY OF PROVISIONS

If any one or more of the provisions of this Note are determined to be unenforceable, in whole or in part, for any reason, the remaining provisions shall remain fully operative.

VI. MISCELLANEOUS

All payments of principal and interest on this Note shall be paid in the legal currency of the United States. The Borrower waives presentment for payment, protest, and notices of protest and demand of this Note.

The deal will be materialize through Dutch finances LLC on behalf of the Lender. Act as mediator and consultancy between borrower and lender.

This loan has been made by the Lender through the services of Dutch finances LLC, which has acted on behalf of the Lender in all matters including consultancy and mediation between Borrower and Lender. Borrower, as a condition of this loan, has agreed to a "Consultancy Agreement" between itself and Dutch finances US LLC.

This Consultancy explains that Dutch finances has had a role as intermediary, acting to help fulfill the borrowing needs of the Borrower while simultaneously meeting the lending needs of the Lender. The result has been that, through the services of Dutch finances, Lender has agreed to make this loan, on the terms defined in this Note to the Borrower, **Ms. Jan D Spears.**

This Note shall be construed in accordance with the laws of the state of New York, United States of America.

VIII. SIGNATURES

This Note shall be signed by **Ms. Jan D Spears** as "Borrower" Dutch finances US LLC on behalf of the Growth Edge Investments Group US LLC.

IN WITNESS WHEREOF, this Agreement has been executed and Delivered in the manner prescribed by law as of the date first Written above.

Signed this _____ day of _____, at _____,

Borrower: Ms. Jan D Spears

Sincere Regards,

Authorized Signatory

Mr. Larry R Larson

DUTCH FINANCES US LLC



Loanee's Signature