February 9, 2021

 To: Paul Gomperz & Matt Mercer

 Direct Financial Corporation, LLC

 From: Donald Kulp

Subject: Personnel Loan - $35,000.00 @2.1% ANUM with no payoff penalties

To whom it may concern the following funds have been provided:

**4.9% Closing Costs** = $1, 715.00 wired to Mr. Frank Macdonald 1/28/2021

**3 Months payments** 1 March thru June 1,2021 to be applied = $1,845.00 P&I pd 2/10/2021 – Paul Gomperz

**Legal fees:** $ 357.00 - Paul Gomperz – mailed USPS 01/23/2021

V/r

Don Kulp

Cc: D. Seastrunk