



12 W. 27TH STREET
NEW YORK, NYC 10001 USA
PH#1-888-777-0765

June 30TH 2021,

**Agreement for an Insured
Fixed Interest Rate Loan**

Borrower(s):
Ms. Heidi Shaw
3-1401 4TH Street
Estevan, SASK S4A-0X3
Main#1(306) 471-4993

Loan Representative: Christine Newman Ext#414

Third Party Lenders: F. Hudson & C. Stanley

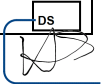
Loan Insurer:
Prime Trust Financial.

Loan Amount: \$12,500.00

Loan Reference Number#: **76093156-NJC**

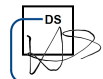
Legal Description of Loan: **EMERG. EXPENSES**

Information Box: <u>The information in this box is a summary only of the information set in the Disclosure Statement below.</u>	
Principle Amount	\$16,200.00 as of the Date above
Annual Interest Rate	9.5% as of Date above Fixed rate per year. Interest is compounded twice per year but change monthly. You have received a 0.00% rate discount. The discount is based off of the posted rate for the term selected at the time the interest rate was booked.
Annual Percentage Rate	0.00% as of Date above This is the effective interest rate (APR) per year (annualized), that is calculated by adding to the Annual Interest Rate applicable fees such as appraisal/valuation fees, administration fees and any other fees that we must include when calculating the APR.
Term	6 years/72 Months The term of the loan is open after 12 months for the remaining 5 years of the loan. Which means that you can pay down more than your prepayment privilege allows without paying a prepayment charge.
Date of Advance	JUNE 30TH, 2021 This is the date that we will advance funds to you via Bank Account once security of the loan has been verified. Interest will be calculated and charged from this date on. Borrower has within 24hrs to secure loan from this agreed upon date before loan becomes VOID.



Include 2 pieces of Identification (1 non-expired Photo I.D. required i.e. driver's license OR Passport), pay stub photocopied on blank sheet of paper and 1 Selfie holding government issued Identification. (driver's license OR Passport).

Return Identification by Email **lendingdept@primetrustfin.com**



Our Agreement with You

We, our and us refer to **PRIME TRUST FINANCIAL**, and you and you refer to each Borrower named above. Other defined terms used in this Agreement also appear in bold face type.

Set out below in the Disclosure Statement, Terms & Conditions, and Loan Security Options are the particulars of the loan that we have agreed to make to you, subject to:

- The conditions set out below (which must be satisfied or, if not satisfied by you, waived by us, in sufficient time so that we may advance the proceeds of the Loan on Date specified).
- The terms of the Loan (as defined below) which together form the agreement for the Loan (this Agreement)

You can rest assure knowing you have made the right decision by choosing **PRIME TRUST FINANCIAL**. to act on your behalf, in finding an appropriate solution to your financial needs. **PRIME TRUST FINANCIAL**. has been committed to helping our clients achieve their financial goals since 1990. Our owner and Co-founder, Michael Dobson, vision is to win loyal clients through excellent customer service and as a result 100% customer satisfaction.

We respect your privacy and guarantee the information you have provided to us will remain confidential. We see this as our responsibility and the minimum standard for meeting and exceeding our client's expectations.

At **PRIME TRUST FINANCIAL**. we realize carefully planned budgets may not always stretch as far as you may need them to. Borrowing is always an option that can be taken, yet for some; it may make life more complicated than easy. Here at **PRIME TRUST FINANCIAL**. we welcome all of your questions. We will work with you exploring all financial options available to you. Our company is committed to treating our clients with courtesy, professionalism and respect.

PRIME TRUST FINANCIAL. would like to take this time to congratulate you and inform you that we are in receipt of all the necessary documents necessary to process your loan application.

Here at, **PRIME TRUST FINANCIAL**. we abide by all laws governing documents handling for identification purposes. All documents supplied to us are used solely for the purpose of obtaining your loan. This information is confidential and cannot be released without the verbal and /or written consent of the client. We trust that all information provided on your application is accurate. Failure to provide correct information on your application could result in this contract determined null and void.

Thank you for accepting the terms and conditions negotiated on your behalf by **PRIME TRUST FINANCIAL**. who will be securing the loan on your behalf.

Based on the information you have provided, we have obtained a lender to process and approve your loan request of **\$12,500.00CDN** on a secured basis. Your representative, **Christine Newman**, has outlined options in which you may secure your loan. If you have managed all of your loan obligations responsible for **36** months you will be eligible to graduate to an unsecured loan through **PRIME TRUST FINANCIAL**. or any other financial establishment of preference.

The Insurance Coverage protects the lender in the event you refuse to pay back the negotiated terms due to the fact that you the client have become unemployed, or, have relocated without notification.

Welcome to **PRIME TRUST FINANCIAL**.. We have adjusted your terms to suite your personal and financial needs. We hope that we can work with serving you better than ever before. And we thank you for your partnership.

Sincerely,
RYAN LEWIS



Senior Operating Manager

Payments	<p>Your first regular loan payment date is November 30TH, 2021</p> <p>Your regular payment is payable monthly and includes payment towards both principal and accumulated interest.</p>
Amortization Period	<p>6 years/72 Months</p> <p>Based on the Annual Interest Rate, it will take you this long to pay your loan in full if you pay each regular loan payment when it is due</p>
Prepayment Privilege	<p>Without paying us any prepayment charge you may:</p> <ul style="list-style-type: none"> • Over the term of your loan, increase your monthly payment by 100% of the original regular payment; • each calendar year, make one or more lump sum payments in an aggregate amount of up to 15% (\$2,430.00) of the original Principal Amount toward your outstanding balance; and • change your payment frequency to a more frequent payment schedule
Prepayment Charges	<p>If you pay more than your prepayment privilege allows within the first 12 months of your term, you must pay us a prepayment charge in an amount which is the greater of:</p> <p>(a) three (3) months interest, or</p> <p>(b) three interest rate differential amounts. Which is the amount equal to the difference between your Annual Interest Rate and the posted interest rate on a loan that is closest to the remainder of the term less any rate discount received by you, multiplied by the amount being prepaid and multiple by the time that remains on the term.</p> <p>In addition, you must pay a reinvestment fee of \$450 if you prepay the loan in full within 12 months.</p>
Insurance Policy	<p>Basic Coverage: \$1,600.00</p> <p>Standard Coverage: \$2,400.00</p>
Other Fees	<p>Appraisal/Valuation Fee (estimate): \$0.00</p> <p>Referral fee/Administration Fee: \$0.00</p>

PRIME TRUST FINANCIAL. has reviewed all documents and this agreement. Please sign and complete all documents. This is the contract between the client and our firm. Please read and sign the **Our Agreement with You.**

DocuSigned by:



Applicant's Signature

6/30/2021

Date (dd/mm/yyyy)

Terms and Conditions Agreement

In order to obtain a Loan through our firm the following terms and conditions must be understood and agreed to by the customer:

Governing Law:

This Agreement is governed by the laws of the State of New York where our company is located.

Customer must comply with all the terms and conditions outlined in these documents

Customer must fill in and sign all necessary documents to complete the loan process.

Customer must secure the **(\$12,500.00CDN)** loan and return all signed documents, to our firm by Fax or E-mail. **(This is for the protection of the customer as well as our firm.)**

As security for the Loan and all interest, costs and expenses that you agree to pay to us will be under this Agreement. All Loan Plan Programs are initiated and processed within 4-7 business days after receipt by our firm. You may in the future enter into other agreements with us for loans and lines of credit.

All loans will be issued on a "first come, first served" basis with existing customers being given priority in the month in which they have applied. When you become a customer, you will be placed in this priority category.

Customer agrees and understands that in order to not default on their loan program with our firm, they will perform the following:

- Date and Sign the Promissory Note/Security Options/Terms & Conditions
- Make the required payments

All payments must be received as stipulated by the representative.

Note: If these conditions are not strictly adhered to the customer understands and agrees that this Loan Plan Program and all other Loan Plan Programs that the customer holds will be in default.

Customer agrees and understands that it is the sole responsibility of the customer to keep the loan from going into default. If, for any reason, any of the customers Loan Plan Program(s) goes into default because of error, misunderstanding or oversight on the part of the customer, the customer agrees to hold our firm completely harmless of any liability.

Customer agrees and understands that managing the funds received by the customer is very important. The customer is responsible for a **MANDATORY** 8.5% of all taxes levied on this loan as stipulated by the Lender, the state of New Jersey and mandated by Prime Trust Financial., which in turn, will be **reimbursed** to the borrower within **2-3**business days to the satisfaction of your Third party lender. If you fail to do so, it may result as a non-payment of your taxes and corresponding penalties and related fees charged by the applicable taxes for which you will be responsible.

Customer agrees and understands that this is a continuation page of the Long Term Loan Program Agreement, and that this is a contract and agreement between the customer and our firm, and that by signing this page the customer has read all pages and understands and agrees to all stipulations and agreements. The loan representative may provide advice to the borrower but will not be responsible or liable for any revocations if the lender/investors decide to further access the borrower's application and deny his/her approval.

DocuSigned by:

Applicant's Signature

6/30/2021
Date (dd/mm/yyyy)

Loan Security Options

Please Review the Security Options Carefully/CHECKMARK Method Borrower Has Chosen

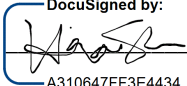
This loan is fully approved upon a secured basis policy and the funds are available for release to the borrower based on the following condition. Any scheduled payment not received within 20 days of due date shall incur a \$25 late fee, which, if not paid together with the underlying payment within five days, shall become part of the principal and accrue interest thereon until paid in full. An advance payment or payments may be made on the Principal, without penalty or forfeiture. However, penalization will occur if borrower intends to pay off loan in its entirety within the first 12 months.

Co-Signer: The Co-signer must present documentation that confirms they have the means to pay off the loan should the primary debtor default. The co-signer's credit rating of **700+** is taken into account in the loan acceptance. Your co-signer is required to provide their own collateral, (in the form of property or other assets) which the lender can use to recuperate its money in the event of a default. An acceleration clause is applied. If the borrower breaches, the lender will demand immediate payment of the entire loan, not just the missed payments. If more than one Borrower is named above, each of you is both individually liable and jointly liable with each other Borrower for payment of all amounts and performance of all other obligations under this Agreement.

Monetary Advance Collateral: The borrower(s) hereby promises to pay the first (3x) payments of \$230.00 in Advance totaling the collateral sum of \$690.00, whereas this total amount will act as collateral. The borrower will be the sole beneficiary of this loan amount for both personal reasons and to restore his/her credit status. The loan shall bear simple interest, which will accrue at the rate of 9.5% per annum. Your first payment of \$230.00, thereafter, becomes due (5) months after receipt of your loan. The borrower would be rewarded a 30 Day Grace Period therefore the payment of \$230.00 is due the month of November 2021.



Vehicle Collateral: The borrower must take advantage of the fact that their vehicle is an asset and use it as collateral to secure this loan. The vehicle must be **2016** or newer. The vehicle cannot be leased nor financed. Borrower understands that he/she is the sole owner of the vehicle or that the vehicle is in his/her name. We, at Prime Trust Financial, will place a lien on the vehicle as per the investor's request. The lien is what makes the borrowers secured loan, **secured**. This type of security interest placed on the vehicle helps ensure that the borrower will, in fact, make their loan payments on time. If the borrower manages to miss **3-4** consecutive payments, stops making payments on their loan or cannot afford to pay the loan off in full, the lien (which is the vehicle in this case) can legally be repossessed by the investor and then sold so that the investor can recoup the cost of the loan. Lastly, the vehicle has to be of equal value as the approved loan, but in some cases we, at Prime Trust Financial., will accept a vehicle valued **10-20%** less of the actual loan that is being approved.

Client Name Heidi Shaw Client Signature  Date 6/30/2021
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PRIME TRUST FINANCIAL. has reviewed all documents and this agreement. Please sign and complete all documents.
This is the contract between the client and our firm. Please read and sign the Loan Security Options.

Initial Promissory Note

PRIME TRUST FINANCIAL. agrees to loan, **\$12,500.00CDN**, as specified in the following program schedule set out below, provided:

- (A) Applicant meets the qualifying criteria described below;
- (B) Applicant is never more than **20 days** past due on any loan payments.
- (C) Applicant strictly complies with all terms and conditions of the Loan Program.
- (D) Applicant sends in the Insurance Coverage or the Collateral/Monetary Advanced Payment in the allotted time that has been discussed.

Loan Advance Date:	June 30 TH , 2021
First Regular Payment Date:	November 30 TH , 2021
Maturity Date:	June 30 TH , 2025
Loan Amount:	\$12,500.00
Principal Amount:	\$16,200.00

Total Payments

The total amount of all payments that you must make to us from the Loan Advance Date the end of the Term is:

72**Balance due on Maturity Date**

Unless the Loan has been renewed, you must pay us, on the Maturity Date, the balance of the Principal Amount and accrued interest, for a total of:

\$16,200.00**A. Prepayment Privileges without Charge**

- (a) Each calendar year, you may prepay up to 15% (**\$2,430.00**) of the original Principal Amount (but not less than \$100 and not the full amount) without charge. The 15% Privilege is not cumulative from year to year, which means that if it is not used in one year, it cannot be carried forward and used in a later year.
- (b) On any Regular Payment Date, on reasonable prior written notice, you may change your payment frequency to one of the following frequency options:
 - semi-monthly / rapid semi-monthly
 - bi-weekly/ rapid bi-weekly
 - weekly/ rapid weekly

Taking advantage of the rapid payment options results in additional payments over the year.

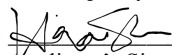
- (c) If this Loan exceeds 12months/1 year and you are not in Default and you have made the first Regular Principal and Interest Payment, you may prepay the Loan in full or any part of the Principal Amount outstanding, on any Regular Payment Date, without charges.

Whether you are just starting out, or making a fresh start, PRIME TRUST FINANCIAL. offers you a chance to establish a credit history that will benefit you now and in the future. A good credit rating gives you the freedom to make choices. PRIME TRUST FINANCIAL. loans allow customers with a poor credit history or no credit history with a loan opportunity which might not otherwise be available through other financial. Once you have demonstrated good payment habits, you will be well on your way to getting a good credit rating and/or re-establishing good credit. When you have managed all of your loan obligations responsibly over a period of time, we may be able to move you to another great loan product without requiring you to secure your loan.

At PRIME TRUST FINANCIAL., we make every attempt to find solutions to our customers' financial difficulties. If you have experienced problems getting approved for a loan due to credit problems, we have the answer for you: our secured loans. You will enjoy all the benefits of a regular loan at a nominal interest rate of 9.5% APR.

PRIME TRUST FINANCIAL. has reviewed all documents and this agreement. Please sign and complete all documents.
This is the contract between the client and our firm. Please read and sign the Initial Promissory Note.

DocuSigned by:


 Applicant's Signature

6/30/2021

Date (dd/mm/yyyy)

Default and Remedies

If you fail to pay when due any amount that you owe us under the Loan Agreement or otherwise fail to perform any obligations that you owe us under this Loan Agreement, if any information or document provided by you or on your behalf in support of your application for the Loan or to satisfy any pre-condition is not accurate or is invalid, or if you fail to pay any amount due under my other agreement for a loan or line of credit that is secured by the Loan (referred to as Default), we may do any one or more of the following:

- (a) demand payment of the balance of the Loan plus, accrued interest and all other amounts owing to us under this Agreement;
- (b) take any and all legal proceedings to recover payment from you and to enforce performance of your other obligations to us under this Agreement;
- (c) enforce the rights and remedies that we have under the Loan Agreement; exercise any other rights and remedies that are otherwise available to us under this Agreement or under applicable law

2nd Loan/Additional Funding

- (a) At our option, during the month prior to the Maturity Date we will send you for your acceptance on agreement to renew the Loan. You may indicate your acceptance to the Loan Renewal by signing and returning a written Offer by your representative.

In addition, you agree with us that, at our discretion, you or any one of you if more than one, may renew and extend your Loan, prior to its maturity date, by telephone or on the Web or by any other service for renewing your Loan that we make available, with or without a password or Personal Identification Number.

If you or any one of you renews your Loan by telephone or on the Web, we will send you a confirmation of the renewal terms by ordinary mail or email. You agree to sign a Loan Renewal Agreement and return it to us; however, the renewal or extension will be effective upon the Maturity Date or such other date as agreed to by us. In the event that we do not receive your signed Loan Renewal Agreement and, based on your renewal instructions, we commence processing a new Loan payment; your acquiescence to the new Loan payment will be deemed to be your acceptance of the Loan Renewal Agreement.

If we do not receive your acceptance or instructions before the Maturity Date, we may at our option, effective as of the Maturity Date, extend your Loan for one year on an open basis at our posted interest rate then applicable to the one-year open fixed rate loan, but otherwise subject to the terms and conditions that are set out in the Loan Renewal Offer.

In the case of each renewal of the Loan, the Loan will be redacted the current Maturity Date.

(b) Other Amendments

- 1- You agree with us that, at our discretion, you or any one of you if more than one, may request an amendment to the Loan by telephone or on the Web or by any other service for amending your Loan that we make available, with or without a password or Personal Identification Number.

You are now in receipt of all relevant documents. You are required to send your collateral amount of **\$690.00CDN or \$1,600.00CDN** for Insurance coverage. The amount will secure the loan on your behalf and authorize the release of your funds immediately. The final processing of your loan from this point depends on the method of payment.

Method of Payment/Direction to Pay Funds: It is the condition of this Loan that the amount specified and selected be paid through the following procedures. Please review the following methods that you chose to secure your loan.

ATM Transfer: Transfer to your Third Party Lender's Digital Account via a designated ATM. Process time takes up to **1.5hrs ONLY** IF ATM is accessible to borrower's location. ATM location will be provided to the borrower.

E-TRANSFER: Transfer to your downloaded software to be able to transfer security to your Third Party Investor. You will receive detailed instructions. Process time takes **24-48hrs.**

Debit Card Payment: Transfer to your Third Party Lender's Digital Account through your Digital Wallet. *A Legal Department representative will contact you or email the basic instructions.* Process time takes **2hrs up to 4hrs.**

By accepting this Loan, you direct us to provide you with the detailed instructions for your payment and agree that you may not revoke this direction. In order to insure prompt and accurate delivery of your funds, a representative from the Legal Department will contact you with the full details/instructions.

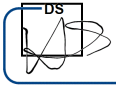
Your funds can be allocated through direct deposit in your checking/savings account, which will take **1hr** once we have verified your security.

Approval by Prime Trust Financial.

If we have not received your signed acceptance of this Agreement within **Five (5)** days of the date set out at the top of the first page; or any information, including information contained in any applicable agreement of this Loan is incorrect then your Third Party lender may choose to change the interest rate (if you, the borrower is still interested) or cancel/terminate this Agreement.

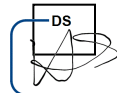
Acknowledgement Respecting Disclosure Statement

We are required by law to provide you with the above Disclosure Statement at least One (1) business days before you enter into this Agreement, but the law permits you to waive this time requirement. In order to enter into this Agreement now, you must initial the boxes below.



Purchasing Loan Insurance

Policy Type: This is to certify that the policies of insurance listed below have been issued to the insured for the policy period indicated. Notwithstanding, any requirement, term or condition of any contract or any other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policies described herein is subject to all terms, exclusions and conditions of such policies. All literature provided in this document regarding insurance coverage, terms and policies is meant to provide general information regarding the insurance coverage offered to the borrower. The scope of this document is limited; full policy disclosures and declarations along with a permanent policy binder, will be provided to borrower upon completion and execution of the attached documents. Basic Insurance Coverage: This loan is fully approved upon an upfront secured basis policy in the amount of \$1,600.00. The borrower(s) assures PRIME TRUST FINANCIAL. and private lender that you will comply with the terms and conditions of the loan agreement. This policy is not intended to be, by itself, a sufficient means of life insurance or medical insurance. The primary function of this policy gives our lender confidence, given your credit status; you will neither default nor be delinquent on any of your scheduled monthly payments. The undersigned will be protected over a (8) Eight month period whereas PRIME TRUST FINANCIAL. will make due with the borrower(s) monthly payments of \$230.00 if job loss, severe illness or serious injury occurs within the duration of the stipulated loan term. This option rewards the borrower(s) a 30 Day Grace Period whereas the first payment of \$230.00 will be due in the month of July 2021 upon the 30 Day Grace Period expiry. The Insurance Coverage amount of \$1,600.00 will be reimbursed to you, the client at the end of the rewarded 2 Month Grace Period and following (12) consecutive payments made due on his/her monthly scheduled payment date. In the event of an unforeseen illness or disability rendering the insured unable to continue employment or the operation of their business, the monthly payments due on the loan will be paid for, by the insurer, for a maximum period of 12 months. In the event of natural or accidental death, the insurer will pay any remaining principle amount as well as interest due on the loan thus protecting any dependents the borrower may have. The insurer will not at any time be liable to an amount exceeding \$12,500.00CDN which is the total aggregate payout amount as shown on the attached insurance binder. If you place your initials in this box, you have acknowledged that you have been provided with the above details in reference to our insurance policy and agreement. You have read this binding contract and you are in agreement to the Terms & Conditions documented throughout this Loan Agreement.



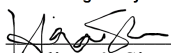
Basic Coverage: Long and Short Term Disability

Standard Coverage: Loss of income, Severe Illness, Long and Short Term Disability

PRIME TRUST FINANCIAL. has reviewed all documents and this agreement. All new clients/borrowers must obtain a Standard Coverage Policy as a MANDATORY requirement prior to the release of his/her loan. Once all signed documents have been received by our legal department, all new clients/borrowers will be obligated to the terms & conditions. Any request for a reimbursement of security will be within **30** business days once the reimbursement application has been submitted. Any reimbursement of your security requires a service/administration fee of **\$150.00CDN**.

This is the contract between the client and our firm. Please read and sign the Approval by Prime Trust Financial..

DocuSigned by:


Applicant's Signature
7310647F3E493...

6/30/2021

Date (dd/mm/yyyy)

LOAN DISBURSEMENT FORM
SCHEDULE 1 - ACCOUNT SETUP

OFFICE DOMICILE
[]

SERIAL NO. []
INVESTMENT NO. []
FORM NO. []

OFFICE DOMICILE

CREDIT FACILITY

Facility Type [] Amount [] Currency []
Security []
Term [] Interest Rate [] Amortization []
Monthly [] Release Date [] Maturity Date []

CLIENT INFORMATION

Title [] Full Name []
Street Address []
City [] State [] Zip Code []
Area Code Tel No. (Residence) [] Area Code Tel No. (Other) [] Language Preferred E

DEPOSIT OPTIONS (PLEASE SELECT YOUR PREFERRED METHOD TO RECEIVE FUNDS)

PAYMENT BY CERTIFIED CHEQUE (delivery fees will be deducted from your loan disbursements)
 Federal Express Priority (Fee: \$60.00 USD - 24hr delivery)
 Federal Express Regular (Fee: \$25.00 USD - 48hr - 72hr delivery)
 PAYMENT BY DIRECT DEPOSIT
Institution Name [00152]
Transit No. [INGBCATT] Account No. [614]
Swift Code (optional) []

STATEMENT OPTIONS (PLEASE SELECT YOUR PREFERRED METHOD TO RECEIVE STATEMENTS)

MONTHLY STATEMENT VIA MAIL.
Password (4-8 characters) []
 LOAN DETAILS ONLINE (please complete this section if the online option is selected).
Email []

PLEASE READ CAREFULLY AND SIGN BELOW

I hereby confirm that the information recorded on this form is correct. I acknowledge having received, read and understood the terms and conditions attached to this application.

INITIALS [DS]

Heidi Shaw
Borrower Name (please print)

DocuSigned by:

Borrower Signature
A310647FF3E4134...

6/30/2021
Date (MM/DD/YYYY)

PLEASE RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS