



NORTHLAND LENDERS

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## COMMITMENT LETTER

Northland Lenders (referred to herein as the "Lender") is pleased to offer the following credit facilities with the terms and conditions outlined hereunder.

<b>BORROWER:</b>	MS. Tammy Wolf
<b>LOAN TYPE:</b>	Personal Loan
<b>AMOUNT:</b>	\$5,000.00 USD
<b>INTEREST RATE:</b>	Fifteen Percent (15.00%) Per Annum
<b>TERM:</b>	30 Months / 2.5 Years
<b>MONTHLY PAYMENT:</b>	\$191.66 USD
<b>SECURITY:</b>	Collateral Payments <ol style="list-style-type: none"> <li>I. <i>Borrower must make 3 monthly payments in the amount of \$191.66 USD, totaling \$574.98 USD.</i></li> <li>II. <i>The total sum of the collateral payments will be applied directly to the principal of the loan and will not act as a fee in any way, with accordance to the laws of the State of Washington.</i></li> </ol>
<b>REPAYMENT SCHEDULE:</b>	Monthly Payments <ol style="list-style-type: none"> <li>I. <i>Monthly payments will be payable on the first day of each month.</i></li> <li>II. <i>With the applied collateral payment, repayment of the loan will begin March 1, 2023 approximately 3 months after the day the loan is disbursed.</i></li> </ol>
<b>AVAILABILITY:</b>	Funds to be released to the borrower within 1 business day from the completion of the following prerequisites: <ol style="list-style-type: none"> <li>I. <i>Security to be in place in a form satisfactory to the Lender.</i></li> <li>II. <i>Copy of executed and completed commitment letter, loan agreement and disbursement form A66-1 to be returned to loan representative via fax.</i></li> <li>III. <i>One form of government issued identification to be copied and presented to loan representative via fax.</i></li> </ol>

Please sign and complete the enclosed copy of the loan documents signifying your agreement in principle to the terms and conditions provided. Return all required documentation to your loan representative on or before November 9, 2022 which is 5 days from this date of November 1, 2022 after which if not received this agreement will be considered null and void.

\*Please retain a copy of the enclosed documents for your records.

*William Morton*

William Morton  
CEO  
Northland Lenders

*Tammy Wolf*

Signature of Borrower