

Between (herein after the "BORROWER"): Vladislav Zharkov, - , , ,
And (herein after the "LENDER"): Diamond Financial, 16 Place Desautels, Waterloo (QC), J0E 2N0, Permit # 16864

LOAN AGREEMENT (Page 1 of 2)

OBJECT AND CONSIDERATION:

1. Upon signature of this contract, the LENDER lends the BORROWER an amount in capital in the order of **450.00 \$**.
2. Said capital will bear interest at the annual rate of **Twenty Three Percent (23%)** per year, beginning when the amount is deposited in the BORROWER's account;
3. The BORROWER must reimburse said capital and aforementioned interests to the LENDER by way of **4 biweekly** equal and consecutive payments of **One Hundred Eighteen Dollars and Forty Seven cents 118.47\$ CAD**, the first of which is due on **5/20/2020**, the last payment being due on **8/12/2020**.

Net capital:	450.00\$ CAD
Interest:	23.88 \$ CAD
Total credit costs: (for the duration of the term)	23.88 \$ CAD
Total obligation:	473.88 \$ CAD
Annual Interest Rate:	23%

4. The balance, if any, and all other remaining fees owed to the lender shall be paid on the date of the last payment;
5. The BORROWER opted to provide a surety that has been approved by the LENDER;
6. The LENDER has received a confirmation from the SURETY and is satisfied in this matter;
7. Considering the BORROWER's choice to provide a surety, the LENDER has accepted to grant the BORROWER a payment vacation for the first month after the amount has been deposited in the BORROWER's account;
8. However, interest will still apply to the loan from the moment it was deposited;
9. Should the agreement with the surety revoked by either the BORROWER or the surety for any reason, the payment vacation granted by the LENDER will also be revoked as it was granted because of the guarantees the BORROWER gave;
10. The BORROWER acknowledges that the LENDER is not responsible in any way of the business agreement between the BORROWER and the surety;
11. The interest rate is fixed for the duration of the contract;
12. The payments shall be applied in priority to the reduction of the credit charges, including interests, and then to the capital;
13. A fee of zero dollars and fifty cent (\$0.50) will be charged to the borrower for each withdrawal made from the borrower's bank account;
14. Should a payment be returned to the LENDER, administrative fees of Forty-Five Dollars and Zero Cents(45,00 \$) will be added to the debt of the BORROWER;
15. Should the BORROWER ask to postpone a payment, administrative fees of Twenty-Five Dollars and Zero Cents(25,00 \$) will be added to the debt of the BORROWER;
16. In the case of a postponed payment, the interest rate will still accrue to the unpaid amount;
17. In the event of the following situations, the LENDER will be allowed to claim full payment of all the balance of the capital and interest owed at that time:
 - a. If the BORROWER fails to make a payment in accordance with the terms and dates set forth by the present contract;
 - b. If the BORROWER goes bankrupt or is declared insolvent;
 - c. If the BORROWER is in default to perform his obligation in accordance with any other agreement or contract between the LENDER and the BORROWER;
18. In the event of a default aforementioned, all judicial and extrajudicial costs reasonably incurred by the LENDER will be added to the BORROWER's debt;

PRE-AUTHORIZE DEBIT AGREEMENT (PAD)

19. The BORROWER hereby authorizes the LENDER to debit the bank account identified below, according to the conditions described in section 3 above;

Financial Institution	004	
Transit/Branch Number	54515	
Branch Address	Account Number	006

20. Preferred type of PAD personal or business;
21. The pre-authorized payments will be taken under the name Diamond Fee;
22. Should the payment be refused or returned to the LENDER, the BORROWER then authorizes the LENDER to debit the other bank accounts provided by the BORROWER no matter the preference mentioned above;
23. The BORROWER expressly accepts not to receive a notice indicating the additional amounts added to the final payment, if any;
24. The BORROWER may revoke this PAD agreement at any time by providing a notice to the LENDER at least fifteen (15) days before the next debit, the proper form may be found at the BORROWER's financial institution or by visiting www.cdnpay.ca;
25. The BORROWER may not revoke any other section of this agreement;
26. The BORROWER has certain rights of recourse if a debit does not comply with this agreement. For example, the BORROWER has the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. For more information on the recourse rights, the BORROWER may contact his financial institution or visit www.cdnpay.ca;
27. In the event that the pay period is not consistent with the information provided by the BORROWER, the BORROWER authorizes the LENDER to make the necessary adjustments to the terms set in section 3;

Signed at QUEBEC, this 15 June 2020

Signature of Vladislav Zharkov,



Loan Me

Between (herein after the "BORROWER"): Vladislav Zharkov, - , ,
And (herein after the "LENDER"): Diamond Financial, 16 Place Desautels, Waterloo (QC), J0E 2N0, Permit # 16864

LOAN AGREEMENT (Page 2 of 2)

AUTHORIZATIONS AND ACKNOWLEDGMENTS

28. The BORROWER also authorizes the LENDER to withdraw all amount due by the present contract directly from his bank account;
29. The BORROWER hereby authorizes the LENDER to obtain the necessary information from his employer, financial institutions, government institutions, credit reporting agency and such at any moment should it be needed for the duration of this contract;
30. Both parties acknowledge that compliance with dates and deadlines set forth in this contract is an essential condition of the present contract;
31. This contract binds the parties, their representatives, executors, heirs and beneficiaries;
32. The loan is indivisible and can be claimed in whole to the heirs, legatees or beneficiaries of the BORROWER;
33. The BORROWER will inform the LENDER of any change concerning his home address, his phone number or his job in the following fifteen (15) days until the debt has been fully paid in capital, interests and fees;
34. The parties agree that, should litigation issue from the present contract, all proceedings will be introduced in the judicial district of Bedford, province of Quebec;
- ### LEGAL PROVISIONS
35. "Clause required under the Consumer Protection Act. (Clause of forfeiture of benefit of the term)
Before availing himself of this clause, the merchant must send the consumer a notice in writing and a statement of account. Within 30 days following receipt by the consumer of the notice and the statement of account, the consumer may:
- either remedy the fact that he is in default;
 - or present a motion to the court to have the terms and conditions of payment prescribed in this contract changed.
- It is in the consumer's interest to refer to sections 104 to 110 of the Consumer Protection Act (chapter P-40.1) and, where necessary, to communicate with the Office de la protection du consommateur."
36. The consumer may cancel this contract without charge within 2 days following that on which each party takes possession of a duplicate of this contract.
37. To cancel the contract, the consumer must:
- return the money to the merchant or his representative if he received the money at the time each party took possession of a duplicate of the contract;
 - send a notice in writing to that effect or return the money to the merchant or his representative if the money was not returned to him at the time each party took possession of a duplicate of the contract.
38. The contract is cancelled, without further formality, as soon as the consumer returns the money or forwards the notice.
39. If the consumer uses the money to make full or partial payment for the purchase or lease of goods or services, he may, if the money lender and the vending or leasing merchant regularly work together with a view to the granting of loans of money to consumers, plead against the money lender any ground of defense that he may urge against the vending or leasing merchant.
40. The consumer may pay, in whole or in part, amount of his obligation before maturity.
41. The balance due is equal at all times to the sum of the balance of net capital and credit charges computed in accordance with the Act and the General Regulation made under the Act.
42. The consumer may, once a month and without charge, request a statement of account from the merchant; the latter must furnish him with the statement of account or forward it to him as soon as possible but at the latest within 10 days of the receipt of the request.
43. In addition to the statement of account prescribed above, the consumer who wishes to pay the balance of his obligation before maturity may, at all times and without charge, request a statement of account from the merchant; the latter must furnish him with the statement of account or forward it to him as soon as possible but at the latest within 10 days of the receipt of the request.

44. It is in the consumer's interest to refer to sections 73, 74, 76, 91, 93 and 116 of the Consumer Protection Act (chapter P-40.1) and, where necessary, to communicate with the "Office de la protection du consommateur."

Signed at QUEBEC, this 15 June 2020

Signature of Vladislav Zharkov,

Between (herein after the "BORROWER"): Vladislav Zharkov, - , ,
And (herein after the "LENDER"): Diamond Financial, 16 Place Desautels, Waterloo (QC), J0E 2N0, Permit # 16864

SURETY AGREEMENT (Page 1 of 2)

OBJECT AND CONSIDERATIONS

1. The BORROWER is currently looking for a loan for an amount of Five Hundred Dollars and Zero Cents(500,00 \$) from Diamond Financial (herein after "LENDER");
2. The interest per annum is 23.00%;
3. The BORROWER wishes to use the services of the SURETY to guarantee the payments;
4. The SURETY agrees to guarantee the loan;
5. In consideration of his services, the SURETY will charge the BORROWER a flat fee of Two Hundred Forty-Eight Dollars and Zero Cents(248,00 \$);
6. The fees are owed in a single payment upon the signature of this contract;
7. However, the BORROWER may elect not to pay upon the signature of this contract in which case the fees will bear interests at the annual rate of 23.00% beginning the day after the signature of this contract;
8. In that case, the BORROWER will pay the fees in 2 aux 2 semaines 2 biweekly equal and consecutive payments of One Hundred Twenty-Six Dollars and Fifty Cents(126,50\$) , the first of which is due on 2020-06-25 and the last on 2020-07-09;
9. A fee of zero dollars and fifty cent (\$0.50) will be charged to the borrower for each withdrawal made from the borrower's bank account;
10. A fee of Forty-Five Dollars and Zero Cents(45,00 \$) will be charged to the BORROWER for each payment denied or returned to the SURETY for any reason;
11. A fee of Twenty-Five Dollars and Zero Cents(25,00 \$) will be charged to the BORROWER for each request made by the BORROWER to postpone a payment for any reason;
12. It is understood that the BORROWER can revoke this contract should he fail to obtain the loan mentioned above;
13. In such a case, there will be no fees charged;
14. The BORROWER agrees that the SURETY may communicate with the LENDER and have access to all information concerning the loan;
15. Should the BORROWER not be able to pay the amounts mentioned above to the SURETY, he will take the necessary actions to free the SURETY from his obligations and reimburse the loan immediately in whole with penalties, if any;
16. Should the BORROWER not be able to make a payment according to the loan agreement, he will try to negotiate a postponement of the payment with the LENDER;

17. Should that fail, and the BORROWER be in default, the SURETY will pay the LENDER for the amount owed by the BORROWER at that time;
18. The SURETY will then be subrogated in the LENDER's right to claim said amount to the BORROWER;
19. In such a case, the interest rate mentioned above will still apply to every amount owed by the BORROWER;
20. It is clearly understood by the BORROWER that the SURETY's fees do not constitute a down payment on that claim should it arise;
21. It is understood that should the SURETY have to pay the LENDER in whole and that whole amount will be owed immediately by the BORROWER;
22. The BORROWER will then have lost the benefit of the term;
23. In the event of a default aforementioned, all judicial and extrajudicial costs reasonably incurred by the SURETY or by the LENDER (if then paid by the SURETY) will be added to the BORROWER's debt;

PRE-AUTHORIZE DEBIT AGREEMENT (PAD)

24. The BORROWER hereby authorizes the SURETY to debit the bank account identified below, according to the conditions described in section 6 above;

Financial Institution 004

Transit/Branch Number 54515

Branch Address Account Number 006

25. Preferred type of PAD X personal or business;

26. The pre-authorized payments will be taken under the name Dominion fee;

27. Should the payment be refused or returned to the SURETY, the BORROWER then authorizes the SURETY to debit the other bank accounts provided by

the BORROWER no matter the preference mentioned above;

28. The BORROWER may revoke this PAD agreement at any time by providing a notice to the SURETY at least fifteen (15) days before the next debit, the

proper form may be found at the BORROWER's financial institution or by visiting www.cdnpay.ca;

29. The BORROWER may not revoke any other section of this agreement;

30. The BORROWER has certain rights of recourse if a debit does not comply with this agreement. For example, the BORROWER has the right to receive

reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. For more information on the recourse rights, the

BORROWER may contact his financial institution or visit www.cdnpay.ca;

Signed at QUEBEC, this 15 June 2020

Signature of Vladislav Zharkov,

Between (herein after the "BORROWER"): Vladislav Zharkov, - , ,

And (herein after the "LENDER"): Diamond Financial, 16 Place Desautels, Waterloo (QC), J0E 2N0, Permit # 16864

SURETY AGREEMENT (Page 2 of 2) AUTHORIZATIONS AND ACKNOWLEDGMENT

1. The BORROWER hereby authorizes the SURETY to obtain the necessary information from his employer, financial institutions, government institutions,

credit reporting agency and such at any moment should it be needed for the duration of this contract;

2. Both parties acknowledge that compliance with dates and deadlines set forth in this contract is an essential condition of the present contract;

3. This contract binds the parties, their representatives, executors, heirs and beneficiaries;

4. The contract is indivisible and can be claimed in whole to the heirs, legatees or beneficiaries of the BORROWER;

5. The BORROWER will inform the SURETY of any change concerning his home address, his phone number or his job in the following fifteen (15) days until

the debt has been fully paid in capital, interests and fees;

6. The parties agree that, should litigation issue from the present contract, all proceedings will be introduced in the judicial district of Bedford, province of

Quebec;

7. The BORROWER acknowledges that he read and understood the terms of the present contract and declares himself satisfied. The BORROWER declares

that all the information he provided are complete and true. He also declares that he received a copy of the present contract.

Signed at QUEBEC, this 15 June 2020

Signature of Vladislav Zharkov,

Between (herein after the "BORROWER"): Vladislav Zharkov, - , , ,
And (herein after the "LENDER"): Diamond Financial, 16 Place Desautels, Waterloo (QC), J0E 2N0, Permit # 16864

LOAN AGREEMENT (Page 1 of 2)

OBJECT AND CONSIDERATION:

1. Upon signature of this contract, the LENDER lends the BORROWER an amount in capital in the order of 700.00 \$.
2. Said capital will bear interest at the annual rate of Twenty Three Percent (23%) per year, beginning when the amount is deposited in the BORROWER's account;
3. The BORROWER must reimburse said capital and aforementioned interests to the LENDER by way of 3 monthly equal and consecutive payments of Two Hundred Fifty One Dollars and Twenty Two cents 251.22\$ CAD, the first of which is due on 6/21/2020, the last payment being due on .

Net capital:	700.00\$ CAD
Interest:	53.67 \$ CAD
Total credit costs: (for the duration of the term)	53.67 \$ CAD
Total obligation:	753.67 \$ CAD
Annual Interest Rate:	23%

4. The balance, if any, and all other remaining fees owed to the lender shall be paid on the date of the last payment;
5. The BORROWER opted to provide a surety that has been approved by the LENDER;
6. The LENDER has received a confirmation from the SURETY and is satisfied in this matter;
7. Considering the BORROWER's choice to provide a surety, the LENDER has accepted to grant the BORROWER a payment vacation for the first month after the amount has been deposited in the BORROWER's account;
8. However, interest will still apply to the loan from the moment it was deposited;
9. Should the agreement with the surety revoked by either the BORROWER or the surety for any reason, the payment vacation granted by the LENDER will also be revoked as it was granted because of the guarantees the BORROWER gave;
10. The BORROWER acknowledges that the LENDER is not responsible in any way of the business agreement between the BORROWER and the surety;
11. The interest rate is fixed for the duration of the contract;
12. The payments shall be applied in priority to the reduction of the credit charges, including interests, and then to the capital;
13. A fee of zero dollars and fifty cent (\$0.50) will be charged to the borrower for each withdrawal made from the borrower's bank account;
14. Should a payment be returned to the LENDER, administrative fees of Forty-Five Dollars and Zero Cents(45,00 \$) will be added to the debt of the BORROWER;
15. Should the BORROWER ask to postpone a payment, administrative fees of Twenty-Five Dollars and Zero Cents(25,00 \$) will be added to the debt of the BORROWER;
16. In the case of a postponed payment, the interest rate will still accrue to the unpaid amount;
17. In the event of the following situations, the LENDER will be allowed to claim full payment of all the balance of the capital and interest owed at that time:
 - a. If the BORROWER fails to make a payment in accordance with the terms and dates set forth by the present contract;
 - b. If the BORROWER goes bankrupt or is declared insolvent;
 - c. If the BORROWER is in default to perform his obligation in accordance with any other agreement or contract between the LENDER and the BORROWER;
18. In the event of a default aforementioned, all judicial and extrajudicial costs reasonably incurred by the LENDER will be added to the BORROWER's debt;

PRE-AUTHORIZE DEBIT AGREEMENT (PAD)

19. The BORROWER hereby authorizes the LENDER to debit the bank account identified below, according to the conditions described in section 3 above;

Financial Institution	004	
Transit/Branch Number	54515	
Branch Address	Account Number	006

20. Preferred type of PAD personal or business;
21. The pre-authorized payments will be taken under the name Diamond Fee;
22. Should the payment be refused or returned to the LENDER, the BORROWER then authorizes the LENDER to debit the other bank accounts provided by the BORROWER no matter the preference mentioned above;
23. The BORROWER expressly accepts not to receive a notice indicating the additional amounts added to the final payment, if any;
24. The BORROWER may revoke this PAD agreement at any time by providing a notice to the LENDER at least fifteen (15) days before the next debit, the proper form may be found at the BORROWER's financial institution or by visiting www.cdnpay.ca;
25. The BORROWER may not revoke any other section of this agreement;
26. The BORROWER has certain rights of recourse if a debit does not comply with this agreement. For example, the BORROWER has the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. For more information on the recourse rights, the BORROWER may contact his financial institution or visit www.cdnpay.ca;
27. In the event that the pay period is not consistent with the information provided by the BORROWER, the BORROWER authorizes the LENDER to make the necessary adjustments to the terms set in section 3;

Signed at QUEBEC, this 15 June 2020

Signature of Vladislav Zharkov,



Loan Me

Between (herein after the "BORROWER"): Vladislav Zharkov, - , ,
And (herein after the "LENDER"): Diamond Financial, 16 Place Desautels, Waterloo (QC), J0E 2N0, Permit # 16864

LOAN AGREEMENT (Page 2 of 2)

AUTHORIZATIONS AND ACKNOWLEDGMENTS

28. The BORROWER also authorizes the LENDER to withdraw all amount due by the present contract directly from his bank account;
29. The BORROWER hereby authorizes the LENDER to obtain the necessary information from his employer, financial institutions, government institutions, credit reporting agency and such at any moment should it be needed for the duration of this contract;
30. Both parties acknowledge that compliance with dates and deadlines set forth in this contract is an essential condition of the present contract;
31. This contract binds the parties, their representatives, executors, heirs and beneficiaries;
32. The loan is indivisible and can be claimed in whole to the heirs, legatees or beneficiaries of the BORROWER;
33. The BORROWER will inform the LENDER of any change concerning his home address, his phone number or his job in the following fifteen (15) days until the debt has been fully paid in capital, interests and fees;
34. The parties agree that, should litigation issue from the present contract, all proceedings will be introduced in the judicial district of Bedford, province of Quebec;
- ### LEGAL PROVISIONS
35. "Clause required under the Consumer Protection Act. (Clause of forfeiture of benefit of the term)
Before availing himself of this clause, the merchant must send the consumer a notice in writing and a statement of account. Within 30 days following receipt by the consumer of the notice and the statement of account, the consumer may:
- either remedy the fact that he is in default;
 - or present a motion to the court to have the terms and conditions of payment prescribed in this contract changed.
- It is in the consumer's interest to refer to sections 104 to 110 of the Consumer Protection Act (chapter P-40.1) and, where necessary, to communicate with the Office de la protection du consommateur."
36. The consumer may cancel this contract without charge within 2 days following that on which each party takes possession of a duplicate of this contract.
37. To cancel the contract, the consumer must:
- return the money to the merchant or his representative if he received the money at the time each party took possession of a duplicate of the contract;
 - send a notice in writing to that effect or return the money to the merchant or his representative if the money was not returned to him at the time each party took possession of a duplicate of the contract.
38. The contract is cancelled, without further formality, as soon as the consumer returns the money or forwards the notice.
39. If the consumer uses the money to make full or partial payment for the purchase or lease of goods or services, he may, if the money lender and the vending or leasing merchant regularly work together with a view to the granting of loans of money to consumers, plead against the money lender any ground of defense that he may urge against the vending or leasing merchant.
40. The consumer may pay, in whole or in part, amount of his obligation before maturity.
41. The balance due is equal at all times to the sum of the balance of net capital and credit charges computed in accordance with the Act and the General Regulation made under the Act.
42. The consumer may, once a month and without charge, request a statement of account from the merchant; the latter must furnish him with the statement of account or forward it to him as soon as possible but at the latest within 10 days of the receipt of the request.
43. In addition to the statement of account prescribed above, the consumer who wishes to pay the balance of his obligation before maturity may, at all times and without charge, request a statement of account from the merchant; the latter must furnish him with the statement of account or forward it to him as soon as possible but at the latest within 10 days of the receipt of the request.

44. It is in the consumer's interest to refer to sections 73, 74, 76, 91, 93 and 116 of the Consumer Protection Act (chapter P-40.1) and, where necessary, to communicate with the "Office de la protection du consommateur."

Signed at QUEBEC, this 15 June 2020

Signature of Vladislav Zharkov,

Between (herein after the "BORROWER"): Vladislav Zharkov, - , ,
And (herein after the "LENDER"): Diamond Financial, 16 Place Desautels, Waterloo (QC), J0E 2N0, Permit # 16864

SURETY AGREEMENT (Page 1 of 2) OBJECT AND CONSIDERATIONS

1. The BORROWER is currently looking for a loan for an amount of Five Hundred Dollars and Zero Cents(500,00 \$) from Diamond Financial (herein after "LENDER");
2. The interest per annum is 23.00%;
3. The BORROWER wishes to use the services of the SURETY to guarantee the payments;
4. The SURETY agrees to guarantee the loan;
5. In consideration of his services, the SURETY will charge the BORROWER a flat fee of Two Hundred Forty-Eight Dollars and Zero Cents(248,00 \$);
6. The fees are owed in a single payment upon the signature of this contract;
7. However, the BORROWER may elect not to pay upon the signature of this contract in which case the fees will bear interests at the annual rate of 23.00% beginning the day after the signature of this contract;
8. In that case, the BORROWER will pay the fees in 1 mensuellement 2 biweekly equal and consecutive payments of One Hundred Twenty-Six Dollars and Fifty Cents(126,50\$) , the first of which is due on 2020-06-25 and the last on 2020-07-09;
9. A fee of zero dollars and fifty cent (\$0.50) will be charged to the borrower for each withdrawal made from the borrower's bank account;
10. A fee of Forty-Five Dollars and Zero Cents(45,00 \$) will be charged to the BORROWER for each payment denied or returned to the SURETY for any reason;
11. A fee of Twenty-Five Dollars and Zero Cents(25,00 \$) will be charged to the BORROWER for each request made by the BORROWER to postpone a payment for any reason;
12. It is understood that the BORROWER can revoke this contract should he fail to obtain the loan mentioned above;
13. In such a case, there will be no fees charged;
14. The BORROWER agrees that the SURETY may communicate with the LENDER and have access to all information concerning the loan;
15. Should the BORROWER not be able to pay the amounts mentioned above to the SURETY, he will take the necessary actions to free the SURETY from his obligations and reimburse the loan immediately in whole with penalties, if any;
16. Should the BORROWER not be able to make a payment according to the loan agreement, he will try to negotiate a postponement of the payment with the LENDER;

17. Should that fail, and the BORROWER be in default, the SURETY will pay the LENDER for the amount owed by the BORROWER at that time;
18. The SURETY will then be subrogated in the LENDER's right to claim said amount to the BORROWER;
19. In such a case, the interest rate mentioned above will still apply to every amount owed by the BORROWER;
20. It is clearly understood by the BORROWER that the SURETY's fees do not constitute a down payment on that claim should it arise;
21. It is understood that should the SURETY have to pay the LENDER in whole and that whole amount will be owed immediately by the BORROWER;
22. The BORROWER will then have lost the benefit of the term;
23. In the event of a default aforementioned, all judicial and extrajudicial costs reasonably incurred by the SURETY or by the LENDER (if then paid by the SURETY) will be added to the BORROWER's debt;

PRE-AUTHORIZE DEBIT AGREEMENT (PAD)

24. The BORROWER hereby authorizes the SURETY to debit the bank account identified below, according to the conditions described in section 6 above;

Financial Institution 004

Transit/Branch Number 54515

Branch Address Account Number 006

25. Preferred type of PAD X personal or business;

26. The pre-authorized payments will be taken under the name Dominion fee;

27. Should the payment be refused or returned to the SURETY, the BORROWER then authorizes the SURETY to debit the other bank accounts provided by

the BORROWER no matter the preference mentioned above;

28. The BORROWER may revoke this PAD agreement at any time by providing a notice to the SURETY at least fifteen (15) days before the next debit, the

proper form may be found at the BORROWER's financial institution or by visiting www.cdnpay.ca;

29. The BORROWER may not revoke any other section of this agreement;

30. The BORROWER has certain rights of recourse if a debit does not comply with this agreement. For example, the BORROWER has the right to receive

reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. For more information on the recourse rights, the

BORROWER may contact his financial institution or visit www.cdnpay.ca;

Signed at QUEBEC, this 15 June 2020

Signature of Vladislav Zharkov,

Between (herein after the "BORROWER"): Vladislav Zharkov, - , ,

And (herein after the "LENDER"): Diamond Financial, 16 Place Desautels, Waterloo (QC), J0E 2N0, Permit # 16864

SURETY AGREEMENT (Page 2 of 2) AUTHORIZATIONS AND ACKNOWLEDGMENT

1. The BORROWER hereby authorizes the SURETY to obtain the necessary information from his employer, financial institutions, government institutions,

credit reporting agency and such at any moment should it be needed for the duration of this contract;

2. Both parties acknowledge that compliance with dates and deadlines set forth in this contract is an essential condition of the present contract;

3. This contract binds the parties, their representatives, executors, heirs and beneficiaries;

4. The contract is indivisible and can be claimed in whole to the heirs, legatees or beneficiaries of the BORROWER;

5. The BORROWER will inform the SURETY of any change concerning his home address, his phone number or his job in the following fifteen (15) days until

the debt has been fully paid in capital, interests and fees;

6. The parties agree that, should litigation issue from the present contract, all proceedings will be introduced in the judicial district of Bedford, province of

Quebec;

7. The BORROWER acknowledges that he read and understood the terms of the present contract and declares himself satisfied. The BORROWER declares

that all the information he provided are complete and true. He also declares that he received a copy of the present contract.

Signed at QUEBEC, this 15 June 2020

Signature of Vladislav Zharkov,

Between (herein after the "BORROWER"): Vladislav Zharkov, - , , ,
And (herein after the "LENDER"): Diamond Financial, 16 Place Desautels, Waterloo (QC), J0E 2N0, Permit # 16864

LOAN AGREEMENT (Page 1 of 2)

OBJECT AND CONSIDERATION:

1. Upon signature of this contract, the LENDER lends the BORROWER an amount in capital in the order of 700.00 \$.
2. Said capital will bear interest at the annual rate of Twenty Three Percent (23%) per year, beginning when the amount is deposited in the BORROWER's account;
3. The BORROWER must reimburse said capital and aforementioned interests to the LENDER by way of 5 biweekly equal and consecutive payments of One Hundred Forty Nine Dollars and Ninety One cents 149.91\$ CAD, the first of which is due on 7/2/2020, the last payment being due on .

Net capital:	700.00\$ CAD
Interest:	49.54 \$ CAD
Total credit costs: (for the duration of the term)	49.54 \$ CAD
Total obligation:	749.54 \$ CAD
Annual Interest Rate:	23%

4. The balance, if any, and all other remaining fees owed to the lender shall be paid on the date of the last payment;
5. The BORROWER opted to provide a surety that has been approved by the LENDER;
6. The LENDER has received a confirmation from the SURETY and is satisfied in this matter;
7. Considering the BORROWER's choice to provide a surety, the LENDER has accepted to grant the BORROWER a payment vacation for the first month after the amount has been deposited in the BORROWER's account;
8. However, interest will still apply to the loan from the moment it was deposited;
9. Should the agreement with the surety revoked by either the BORROWER or the surety for any reason, the payment vacation granted by the LENDER will also be revoked as it was granted because of the guarantees the BORROWER gave;
10. The BORROWER acknowledges that the LENDER is not responsible in any way of the business agreement between the BORROWER and the surety;
11. The interest rate is fixed for the duration of the contract;
12. The payments shall be applied in priority to the reduction of the credit charges, including interests, and then to the capital;
13. A fee of zero dollars and fifty cent (\$0.50) will be charged to the borrower for each withdrawal made from the borrower's bank account;
14. Should a payment be returned to the LENDER, administrative fees of Forty-Five Dollars and Zero Cents(45,00 \$) will be added to the debt of the BORROWER;
15. Should the BORROWER ask to postpone a payment, administrative fees of Twenty-Five Dollars and Zero Cents(25,00 \$) will be added to the debt of the BORROWER;
16. In the case of a postponed payment, the interest rate will still accrue to the unpaid amount;
17. In the event of the following situations, the LENDER will be allowed to claim full payment of all the balance of the capital and interest owed at that time:
 - a. If the BORROWER fails to make a payment in accordance with the terms and dates set forth by the present contract;
 - b. If the BORROWER goes bankrupt or is declared insolvent;
 - c. If the BORROWER is in default to perform his obligation in accordance with any other agreement or contract between the LENDER and the BORROWER;
18. In the event of a default aforementioned, all judicial and extrajudicial costs reasonably incurred by the LENDER will be added to the BORROWER's debt;

PRE-AUTHORIZE DEBIT AGREEMENT (PAD)

19. The BORROWER hereby authorizes the LENDER to debit the bank account identified below, according to the conditions described in section 3 above;

Financial Institution	004	
Transit/Branch Number	54515	
Branch Address	Account Number	006

20. Preferred type of PAD personal or business;
21. The pre-authorized payments will be taken under the name Diamond Fee;
22. Should the payment be refused or returned to the LENDER, the BORROWER then authorizes the LENDER to debit the other bank accounts provided by the BORROWER no matter the preference mentioned above;
23. The BORROWER expressly accepts not to receive a notice indicating the additional amounts added to the final payment, if any;
24. The BORROWER may revoke this PAD agreement at any time by providing a notice to the LENDER at least fifteen (15) days before the next debit, the proper form may be found at the BORROWER's financial institution or by visiting www.cdnpay.ca;
25. The BORROWER may not revoke any other section of this agreement;
26. The BORROWER has certain rights of recourse if a debit does not comply with this agreement. For example, the BORROWER has the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. For more information on the recourse rights, the BORROWER may contact his financial institution or visit www.cdnpay.ca;
27. In the event that the pay period is not consistent with the information provided by the BORROWER, the BORROWER authorizes the LENDER to make the necessary adjustments to the terms set in section 3;

Signed at QUEBEC, this 15 June 2020

Signature of Vladislav Zharkov,



Loan Me

Between (herein after the "BORROWER"): Vladislav Zharkov, - , ,
And (herein after the "LENDER"): Diamond Financial, 16 Place Desautels, Waterloo (QC), J0E 2N0, Permit # 16864

LOAN AGREEMENT (Page 2 of 2)

AUTHORIZATIONS AND ACKNOWLEDGMENTS

28. The BORROWER also authorizes the LENDER to withdraw all amount due by the present contract directly from his bank account;
29. The BORROWER hereby authorizes the LENDER to obtain the necessary information from his employer, financial institutions, government institutions, credit reporting agency and such at any moment should it be needed for the duration of this contract;
30. Both parties acknowledge that compliance with dates and deadlines set forth in this contract is an essential condition of the present contract;
31. This contract binds the parties, their representatives, executors, heirs and beneficiaries;
32. The loan is indivisible and can be claimed in whole to the heirs, legatees or beneficiaries of the BORROWER;
33. The BORROWER will inform the LENDER of any change concerning his home address, his phone number or his job in the following fifteen (15) days until the debt has been fully paid in capital, interests and fees;
34. The parties agree that, should litigation issue from the present contract, all proceedings will be introduced in the judicial district of Bedford, province of Quebec;
- ### LEGAL PROVISIONS
35. "Clause required under the Consumer Protection Act. (Clause of forfeiture of benefit of the term)
Before availing himself of this clause, the merchant must send the consumer a notice in writing and a statement of account. Within 30 days following receipt by the consumer of the notice and the statement of account, the consumer may:
- either remedy the fact that he is in default;
 - or present a motion to the court to have the terms and conditions of payment prescribed in this contract changed.
- It is in the consumer's interest to refer to sections 104 to 110 of the Consumer Protection Act (chapter P-40.1) and, where necessary, to communicate with the Office de la protection du consommateur."
36. The consumer may cancel this contract without charge within 2 days following that on which each party takes possession of a duplicate of this contract.
37. To cancel the contract, the consumer must:
- return the money to the merchant or his representative if he received the money at the time each party took possession of a duplicate of the contract;
 - send a notice in writing to that effect or return the money to the merchant or his representative if the money was not returned to him at the time each party took possession of a duplicate of the contract.
38. The contract is cancelled, without further formality, as soon as the consumer returns the money or forwards the notice.
39. If the consumer uses the money to make full or partial payment for the purchase or lease of goods or services, he may, if the money lender and the vending or leasing merchant regularly work together with a view to the granting of loans of money to consumers, plead against the money lender any ground of defense that he may urge against the vending or leasing merchant.
40. The consumer may pay, in whole or in part, amount of his obligation before maturity.
41. The balance due is equal at all times to the sum of the balance of net capital and credit charges computed in accordance with the Act and the General Regulation made under the Act.
42. The consumer may, once a month and without charge, request a statement of account from the merchant; the latter must furnish him with the statement of account or forward it to him as soon as possible but at the latest within 10 days of the receipt of the request.
43. In addition to the statement of account prescribed above, the consumer who wishes to pay the balance of his obligation before maturity may, at all times and without charge, request a statement of account from the merchant; the latter must furnish him with the statement of account or forward it to him as soon as possible but at the latest within 10 days of the receipt of the request.

44. It is in the consumer's interest to refer to sections 73, 74, 76, 91, 93 and 116 of the Consumer Protection Act (chapter P-40.1) and, where necessary, to communicate with the "Office de la protection du consommateur."

Signed at QUEBEC, this 15 June 2020

Signature of Vladislav Zharkov,

Between (herein after the "BORROWER"): Vladislav Zharkov, - , ,
And (herein after the "LENDER"): Diamond Financial, 16 Place Desautels, Waterloo (QC), J0E 2N0, Permit # 16864

SURETY AGREEMENT (Page 1 of 2) OBJECT AND CONSIDERATIONS

1. The BORROWER is currently looking for a loan for an amount of Five Hundred Dollars and Zero Cents(500,00 \$) from Diamond Financial (herein after "LENDER");
2. The interest per annum is 23.00%;
3. The BORROWER wishes to use the services of the SURETY to guarantee the payments;
4. The SURETY agrees to guarantee the loan;
5. In consideration of his services, the SURETY will charge the BORROWER a flat fee of Two Hundred Forty-Eight Dollars and Zero Cents(248,00 \$);
6. The fees are owed in a single payment upon the signature of this contract;
7. However, the BORROWER may elect not to pay upon the signature of this contract in which case the fees will bear interests at the annual rate of 23.00% beginning the day after the signature of this contract;
8. In that case, the BORROWER will pay the fees in 3 aux 2 semaines 2 biweekly equal and consecutive payments of One Hundred Twenty-Six Dollars and Fifty Cents(126,50\$) , the first of which is due on 2020-06-25 and the last on 2020-07-09;
9. A fee of zero dollars and fifty cent (\$0.50) will be charged to the borrower for each withdrawal made from the borrower's bank account;
10. A fee of Forty-Five Dollars and Zero Cents(45,00 \$) will be charged to the BORROWER for each payment denied or returned to the SURETY for any reason;
11. A fee of Twenty-Five Dollars and Zero Cents(25,00 \$) will be charged to the BORROWER for each request made by the BORROWER to postpone a payment for any reason;
12. It is understood that the BORROWER can revoke this contract should he fail to obtain the loan mentioned above;
13. In such a case, there will be no fees charged;
14. The BORROWER agrees that the SURETY may communicate with the LENDER and have access to all information concerning the loan;
15. Should the BORROWER not be able to pay the amounts mentioned above to the SURETY, he will take the necessary actions to free the SURETY from his obligations and reimburse the loan immediately in whole with penalties, if any;
16. Should the BORROWER not be able to make a payment according to the loan agreement, he will try to negotiate a postponement of the payment with the LENDER;

17. Should that fail, and the BORROWER be in default, the SURETY will pay the LENDER for the amount owed by the BORROWER at that time;
18. The SURETY will then be subrogated in the LENDER's right to claim said amount to the BORROWER;
19. In such a case, the interest rate mentioned above will still apply to every amount owed by the BORROWER;
20. It is clearly understood by the BORROWER that the SURETY's fees do not constitute a down payment on that claim should it arise;
21. It is understood that should the SURETY have to pay the LENDER in whole and that whole amount will be owed immediately by the BORROWER;
22. The BORROWER will then have lost the benefit of the term;
23. In the event of a default aforementioned, all judicial and extrajudicial costs reasonably incurred by the SURETY or by the LENDER (if then paid by the SURETY) will be added to the BORROWER's debt;

PRE-AUTHORIZE DEBIT AGREEMENT (PAD)

24. The BORROWER hereby authorizes the SURETY to debit the bank account identified below, according to the conditions described in section 6 above;

Financial Institution 004

Transit/Branch Number 54515

Branch Address Account Number 006

25. Preferred type of PAD X personal or business;

26. The pre-authorized payments will be taken under the name Dominion fee;

27. Should the payment be refused or returned to the SURETY, the BORROWER then authorizes the SURETY to debit the other bank accounts provided by

the BORROWER no matter the preference mentioned above;

28. The BORROWER may revoke this PAD agreement at any time by providing a notice to the SURETY at least fifteen (15) days before the next debit, the

proper form may be found at the BORROWER's financial institution or by visiting www.cdnpay.ca;

29. The BORROWER may not revoke any other section of this agreement;

30. The BORROWER has certain rights of recourse if a debit does not comply with this agreement. For example, the BORROWER has the right to receive

reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. For more information on the recourse rights, the

BORROWER may contact his financial institution or visit www.cdnpay.ca;

Signed at QUEBEC, this 15 June 2020

Signature of Vladislav Zharkov,

Between (herein after the "BORROWER"): Vladislav Zharkov, - , ,

And (herein after the "LENDER"): Diamond Financial, 16 Place Desautels, Waterloo (QC), J0E 2N0, Permit # 16864

SURETY AGREEMENT (Page 2 of 2) AUTHORIZATIONS AND ACKNOWLEDGMENT

1. The BORROWER hereby authorizes the SURETY to obtain the necessary information from his employer, financial institutions, government institutions,

credit reporting agency and such at any moment should it be needed for the duration of this contract;

2. Both parties acknowledge that compliance with dates and deadlines set forth in this contract is an essential condition of the present contract;

3. This contract binds the parties, their representatives, executors, heirs and beneficiaries;

4. The contract is indivisible and can be claimed in whole to the heirs, legatees or beneficiaries of the BORROWER;

5. The BORROWER will inform the SURETY of any change concerning his home address, his phone number or his job in the following fifteen (15) days until

the debt has been fully paid in capital, interests and fees;

6. The parties agree that, should litigation issue from the present contract, all proceedings will be introduced in the judicial district of Bedford, province of

Quebec;

7. The BORROWER acknowledges that he read and understood the terms of the present contract and declares himself satisfied. The BORROWER declares

that all the information he provided are complete and true. He also declares that he received a copy of the present contract.

Signed at QUEBEC, this 15 June 2020

Signature of Vladislav Zharkov,