



**COMMERCIAL NAME OF PRODUCT: OUTSTANDING MIX INTEREST
CREDIT TYPE: SIMPLE**

TAC (TOTAL ANNUAL COST)	ORDINARY AND DEFAULT ANNUAL INTEREST RATE	CREDIT AMOUNT	TOTAL AMOUNT TO PAY
146.48% FIX (ONE HUNDRED FORTY SIX POINT FORTY EIGHT per cent). NO VAT For informative and matching purposes	FIX ORDINARY INTEREST RATE: 90% FIX DEFAULT INTEREST RATE: N/A	\$117000 (ONE HUNDRED SEVENTEEN THOUSAND PESOS 00/100 MEXICAN CURRENCY)	\$136889.98 (ONE HUNDRED THIRTY SIX THOUSAND EIGHT HUNDRED EIGHTY NINE PESOS 98/100 MEXICAN CURRENCY)
CREDIT TERM: 15 (FIFTEEN) weekly payments, due on November 15, 2019		PAYMENT LIMIT DATE: The first payment shall be made on August 09, 2019 For subsequent payments check the amortization table in ATTACHMENT 1. CUTOFF DATE: The first date is August 09, 2019. For subsequent cutoff dates check the amortization table.	
RELEVANT COMMISSIONS:			
Commission for late payment (default): 6.7% over the total due balance. For other commissions consult: Clause Twelve.			
WARNING:			
* "Noncompliance with liabilities may cause Commissions and Default Interests"			
* "Contract credits above the Payment capacity affects your Credit Record"			
* "The Guarantor, Joint Obligor or Co-Borrower shall be liable as Principal Obligor before the Financial Entity"			
INSURANCE			
Insurance: Not applicable	Insuring Company: Not applicable	Clause: Not applicable	
ACCOUNT STATEMENT			
SHIP TO: Domicile: _____	Consult via Internet: _____	Consult in Branch: _____ X _____	
CLARIFICATIONS AND CLAIMS:			
User Care Specialized Unit: Domicile: Blvd. Manuel Ávila Camacho #2258, 2do piso, Col. Ciudad Satélite, C.P. 53100, Naucalpan de Juárez, Estado de México (State of Mexico). Telephone No.: 1668-2585 E-Mail: unes@podemos.mx Internet Page: www.podemos.mx			
Adhesion Agreement Registry Number: RECA No. 4026-439-029930/01-03268-0618 National Commission for the Protection and Defense of Financial Services Users (CONDUSEF for its initials in Spanish) Telephone: 01 800 999 8080 and 53400999 Internet Page: www.gob.mx/condusef/			

The items detailed in this summary shall be deemed as referred to Clauses contained in the Adhesion Agreement from which they are detached.

This informative chart and the contained information is an integral part of the Adhesion Agreement.

Signed by every and all of those participating, where each party will keep an original counterpart of this document, for which this instrument is executed in the city of Atizapan de Zaragoza, State of Mexico, on August 2, 2019.



SIMPLE CREDIT OPENING AGREEMENT

SIMPLE CREDIT OPENING AGREEMENT FOR THE PRODUCT NAMED OUTSTANDING MIX INTEREST, EXECUTED ON THE ONE HAND PODEMOS PROGRESAR, S.A.P.I. DE C.V., MULTIPLE PURPOSE FINANCIAL COMPANY, NON-REGULATED ENTITY, IN ITS CAPACITY AS “THE LENDER” REPRESENTED IN THIS ACT BY MR. FERNANDO ORTA MARTINEZ, HEREINAFTER REFERRED TO AS “THE LENDER”, AND ON THE OTHER HAND, THE MEMBERS MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX, MS. XXXXX XXXXX XXXXX and MS. XXXXX XXXXX XXXXX, EVERY AND ALL OF THEM BY THEIR OWN RIGHT IN THEIR CAPACITY AS “BORROWERS”, HEREINAFTER REFERRED TO AS “THE BORROWERS”, IN ACCORDANCE TO THE FOLLOWING STATEMENTS AND CLAUSES:

STATEMENTS

I. BY MEANS OF ITS REPRESENTATIVE, “THE LENDER” STATES THAT:

I.I. It is a Mercantile Company named Stock Investment Promotion Corporation, Multiple Purpose Financial Company, Non Regulated Entity legally incorporated in accordance to the juridical standards applicable in the United Mexican States by means of public deed 49,176 dated on February 5, 2010, prior permit issued by the Secretariat of Foreign Affairs, before the faith of Mr. Juan Carlos Villacaña Soto, Notary Public number 85 of the State of Mexico, and registered in the Public Registry of Property with mercantile folio number 411,937-1, participating by its own right in the execution of this Simple Credit Opening Agreement (hereinafter referred to as the “Agreement”), binding itself under the terms established therein.

I.II. In compliance with the provisions set forth in the current Credit Auxiliary Organizations and Activities General Law, states that its represented party does not require authorization of the Secretariat of Finance and Public for its incorporation and operation, and for the performance of its operations is subject to the supervision of the National Banking and Securities Commission; only for the effects of the provisions set forth in Article 56 of the mentioned Law.

I.III. Its Legal Representative has the necessary powers for the execution of this Agreement, which have not been revoked or amended in any way whatsoever at the time of execution of this Agreement, which is evidenced by means of Public Deed number seventy one thousand two hundred twenty eight granted before the faith of the Notary Public number thirteen of the State of Mexico, Nicolás Maluf Maloff.

I.IV. Prior to the execution of this Agreement, it informed to “THE BORROWERS”, of the **Total Annual Cost (TAC)** which is understood as: TAC: The financing Total Annual Cost expressed in annual percent terms which, for the informative and comparison purposes, incorporate the total costs and expenses inherent to the credits.

I.V. Prior to the execution of this Agreement, it requested and obtained from “THE BORROWERS” the authorization to carry out the research on its Credit Record under the terms of the provisions set forth in the Credit Information Companies Regulatory Law.

I.VI. It appoints as its domicile for the effects of this Agreement the one located in: Blvd. Manuel Avila Camacho #2258, 2do piso, Col. Ciudad Satélite, C.P. 53100, Naucalpan de Juárez, State of Mexico.

I.VII. Its taxpayer number is: PPR100205K38.

I.VIII. Its web page is www.podemos.mx.

I.IX. This Adhesion Agreement model, as well as the legal precepts attachment are registered in the Adhesion Agreement Registry (AARE) of the National Commission for the Protection and Defense of the Financial Service Users (CONDUSEF), and may be consulted under the number appointed in the upper margin of this document and in “THE LENDER”s branches.

II. BY ITS OWN RIGHT, “THE BORROWERS” STATE THAT:

II.I. Its names and general identification data are outlined in the Section named as “Borrowers Domicile Relation”, attached at the end of this Agreement.

II.II. They have the sufficient legal capacity to execute this Agreement and they have the economic and moral solvency to comply with the liabilities set forth herein.

II.III. Prior to the execution of the Agreement, “THE LENDER” informed that, as the case may be, the Account Statement certified by “THE LENDER”s accountant shall grant faith in the relevant Lawsuit to determine the resulting balance under the charge of “THE BORROWERS”, and that such document accompanied by the Agreement shall be a Credit Executory Document, with no need of signature acknowledgement or of any other requirement.

II.IV. Every and all of them integrate a Joint Group, hereinafter referred to as “THE JOINT GROUP”, who state that they know each other and that they have legal productive activities and have legal powers for the execution of this Agreement, stating under oath

that their personal data provided in the Section named as “Certified Domiciles Relation”, attached in the end part of this Agreement, are real and current at the time of execution of this Agreement.

II.V. Every and all of “THE BORROWERS” have requested on an individual basis to “THE LENDER” the granting of a credit, and in turn they have agreed as a group to incorporate every one of them as Joint Obligors of each of the others, regarding the liabilities assumed due to the subscription of this Agreement.

II.VI. They have the sufficient economic resources to fully comply with all the liabilities, specifically those related to the payment arising under their charge from this Agreement, that each of “THE BORROWERS” know the penalties incurred by those individuals declaring false or making believe that they have the capacity to pay when they have not, in order to obtain an undue benefit or profit, as well as criminal nature penalties for the performance of such behaviors.

II.VII. The execution of this Agreement does not contravene any liability, agreement or other document executed and current.

II.VIII. They appear to execute this Agreement in order to obtain resources to devote them to the Work Capital, seeking a higher growth and development of their productive activities.

II.IX. Up to the date of this Agreement, they are up to date in the payment of their tax liabilities, as well as that they do not know if there are Civil, Mercantile, Criminal Claims filed against them, or of any other kind or any situation that may affect the demandability of this Agreement.

II.X. They know the operation rules, terms, standards and guidelines of “THE LENDER”, and they state that they agree therewith, and therefore, they agree to comply with such rules in every of their parts.

II.XI. Prior to the execution of this Agreement, “THE LENDER” has informed and explained to every one of them on the content hereof, including, but not limited to the amount of the credit, the methods of payment, the number and order of amounts to be paid, everything related to the ordinary interest (including, but not limited to the calculation of rates, and the amount of interests to pay per each amortization).

II.XII. Prior to the execution of this Agreement “THE LENDER” inform them on the **Total Annual Cost (TAC)**.

II.XIII. Prior to the execution of this Agreement they granted to “THE LENDER” their authorization for “THE LENDER” to carry out the research on their Credit Record under the terms of the provisions set forth in the Credit Information Companies Regulatory Law.

II.XIV. They know and grant their express consent to “THE LENDER” to act as responsible for their estate / financial personal data which, in accordance to the provisions set forth in the Privacy Notice published in www.podemos.mx have been requested to them or are to be requested from them in the future by “THE LENDER”. Likewise, they state that they know the purposes for which “THE LENDER” collects their estate / financial personal data.

II.XV. At the time of execution of this Agreement, they received a copy of the Agreement and all its exhibits, including but not limited to the front page, which forms an integral part of this Agreement, the Amortization Table and the legal precepts attachment.

II.VII. “THE GROUP” has an Administration Committeee integrated by:

Leader: (Complete MS. XXXXX XXXXX XXXXX) and Treasurer: (Complete Name: XXXXX XXXXX XXXXX).

III. “THE LENDER” AND “THE BORROWERS” STATE THAT:

III.I. They know the legal capacity, legal nature and the representation with which respectively appear to execute the Agreement.

III.II. In the assumption of participating on a jointly basis in a diverse stipulation of the Agreement, they shall be referred to as “THE PARTIES”.



III.III. The Agreement is executed: (i) in common agreement; (ii) with no coercion whatsoever; (iii) with no other lack of consent whatsoever; and, (iv) under the protection of its stipulations.

Once the PARTIES agree on the statements, it is their will to subject the Simple Credit Opening Agreement, to the content of the following:

CLAUSES:

ONE. PURPOSE: With strict subjection under the terms and conditions provided herein, in this Agreement has the purpose of granting a Simple Credit.

TWO. CREDIT OPENING: "THE LENDER" grants to the favor of "THE BORROWERS" a Simple Credit under the form of Joint Group Credit each of them, who accept it on an individual basis in the forms and amounts as described in the Section referred to as "Borrowers Domicile Relation", which is attached to the end of this Agreement, and forms an integral part hereof.

Within the amounts described in the Section referred to as "Borrowers Domicile Relation" interests, expenses in favor of third parties or commissions to be covered by "THE BORROWERS" for the use of this credit shall not be covered.

The simple credit opening total amount granted by "THE LENDER" to "THE BORROWERS" as a whole is of \$117000 (ONE HUNDRED SEVENTEEN THOUSAND PESOS 00/100 MEXICAN CURRENCY).

THREE. TERM: The credit mentioned in Clause One is granted for a term that is due on November 15 (FIFTEEN) of the year 2019. Notwithstanding the above, this Agreement shall continue having effects while there are pending liabilities to be complied with. This term shall be a non-extendable term.

FOUR. CREDIT DELIVERY: "THE LENDER" delivers in the act of execution of this Agreement, Money Orders or, as the case may be, non-negotiable nominative checks to the favor of "THE BORROWERS", in a single payment on the amounts delivered to each of the "THE BORROWERS" referred to in this Clause Two of the Agreement, and this document is the widest receipt that may proceed under law.

Likewise, "THE LENDER" shall have the powers to deliver the credit amount in cash, or, as the case may be, through deposit or wire transfer in the account or accounts that "THE BORROWERS" have opened in any banking institution.

In the event that any of the "THE BORROWERS" does not have the loan amount, within a 7 days term counted as from the delivery of the corresponding money order or check, "THE LENDER" may proceed to cancel the above mentioned money order or check, therefore, the non-disposed amount of the total convened loan.

FIVE. CREDIT DOCUMENT: The purpose of this Credit shall be documented by means of this Agreement to be subscribed by "THE BORROWERS" in favor of the "THE LENDER", by which "THE BORROWERS" guarantee the compliance with the Credit Total, in addition to the other amounts agreed in this Agreement.

SIX. PURPOSE OF CREDIT: "THE BORROWERS" bind themselves to destiny the credit amount subject purpose of the Agreement, in the acquisition of goods and services, for any productive activity which shall always have legal purposes, being bound to justify to the satisfaction of "THE LENDER", the correct loan investment, within the 15 (fifteen) days following the delivery date thereof.

SEVEN. PAYMENT LIABILITY: Each one of "THE BORROWERS" bind themselves to reimburse to "THE LENDER" the amounts effectively disposed of by the group plus the payment of interests, commissions and other amounts convened under this Agreement incurred in the dates and for the amounts as set forth in the "Amortization Table" of this Agreement.

EIGHT. PAYMENTS: "THE BORROWERS", with no previous requirement, bind themselves to pay the amount received under the credit granted by "THE LENDER" in accordance to the "Amortization Table", which details the due dates and amounts to cover, both the Capital and Interests on the dates stated therein.

The payment limit date is stated in the "Amortization Table". When the payment limit date is a non-business day, it shall be moved through to the next business day, where no Commissions, penalties or default interests collection shall proceed.

NINE. ADVANCED AND EARLY PAYMENTS: "THE BORROWERS" shall at all times be able to make advanced and prepayments.

"THE LENDER" binds itself to accept advanced payments of credits lower than the equivalent to 900,000 UDIS, provided that "THE BORROWERS" request it, are up to date in the demandable payments and the advanced payment is for an amount equal or higher than the amount to make in the corresponding period. Amounts paid by "THE BORROWERS" before the due date, shall be considered as advanced payments and not repayment.

When "THE BORROWERS" request performing advanced payments, "THE LENDER"

shall inform the Outstanding Balance. Such information shall be delivered in writing if the advanced payment is made in some of the branches or otherwise, by telephone.

The advanced payments shall apply on an exclusive way the Capital Outstanding Balance. When the amount of the advanced payments is not enough to redeem the Outstanding Balance in whole, the parties in this act agree to reduce the number of payments to make. Due to the above, "THE LENDER" shall calculate the amount of interests to accrue, based on the new Outstanding Balance.

Once "THE BORROWERS" make an advanced payment, "THE LENDER" shall deliver a voucher of such payment, as well as a new corresponding amortization Table, together with the next account statement. In dealing with advanced payments for an amount equal to the Outstanding Balance, "THE LENDER" in addition to the corresponding payment, shall deliver or maintain at the availability of "THE BORROWERS", the account statement or document evidencing the end of the contractual relation and the non-existence of debts exclusively arising from such relation within 10 (ten) working days counted as from the time when the debt payment has been made or in the next cutoff date.

"THE PARTIES" agree that if "THE BORROWERS" had made payments and once the debt is liquidated, if a balance to its favor exists, such amount shall be returned and made available in the offices and branches of "THE LENDER" in order that "THE BORROWERS" chose the means to its deliver or disposal of the balance to its favor.

"THE LENDER" shall report to the credit information companies that the account is closed with no debt whatsoever within the term stated for such effects by the Credit Information Companies Regulatory Law.

Once the Agreement is terminated, if there is a balance to the favor of "THE BORROWERS", it shall be delivered on the date when the relation is terminated and in the event that "THE BORROWER" does not appear before the branch, "THE LENDER" will report that the balance is available and shall be returned in Blvd. Manuel Ávila Camacho #2258, 2do piso, Col. Ciudad Satélite, C.P. 53100, Naucalpan de Juárez, State of Mexico.

Payments: Prepayments: "THE LENDER" may receive Prepayments in order to apply them to cover next immediate regular payments, when the payment amount is over the due amount to be covered in a period. "THE BORROWERS" shall authorize the resources delivered in excess to its demandable liabilities not applied for the principal advanced payment, but as prepayments. The above shall be by means of a written document with the autograph signature including the following legend: "The User authorizes that any resources delivered in excess of its demandable liabilities, may not be applied as advanced payments from the principal amount, but may be used to cover in advance the immediately following regular Credit payments."

When "THE LENDER" receives the not yet demandable payment of the Period or lower amounts, the written document mentioned in the above paragraph may not be necessary.

Each time "THE BORROWERS" make a prepayment, "THE LENDER" shall deliver or make available for the "THE BORROWERS" the account statement or document evidencing the advanced payment and shall deliver the relevant voucher.

When this Agreement termination is by means of another Financial Entity, this Financial Entity shall liquidate the debt of "THE BORROWERS" in accordance to the information provided by "THE LENDER" and once the debts are covered "THE LENDER" waives to any remaining collection rights that may subsist after the time of cancellation.

TEN. PAYMENT APPLICATION: The application of amounts paid by "THE BORROWERS" to the favor of "THE LENDER" shall be used to cover any debts in the following order:

- Lawsuit or collection expenses, or other quantified items, if any, previously determined by the competent judicial authority
- Value Added Tax on Commissions, as the case may be
- Commissions, if any
- Ordinary Interests
- Due Capital
- Current Capital

ELEVEN. ORDINARY INTERESTS: "THE BORROWERS" bind themselves to pay to "THE LENDER", with no previous requirement, Ordinary Interests over the outstanding balance of the Credit at the Fix Annual Rate of

90% (NINETY POIN ZERO PER CENT)

Such Ordinary Interests shall be jointly paid with the Capital, precisely on the due dates established in the corresponding "Amortization Table, which shall apply, calculate and pay on the following basis and mode: The ordinary interests shall be estimated over the capital outstanding balance, dividing the fix annual ordinary interest rate between 360 and multiplying the result by the elapsed days of each period. The above is indicated in the following formula:

Net Global Interest Amount

$$= \text{Initial Capital} \times \frac{\text{Fix Global Annual Rate} \times \text{Elapsed Days of Credit}}{360 \text{ days}}$$



The resulting Fix Annual Interest amount shall be the Ordinary Interests amount "THE BORROWERS" are bound to pay to "THE LENDER", in consecutive weekly payments in each of the established Credit payment dates.

The cutoff date for the interest calculation is stated in the front page and in the account statement.

The interest rates shall be applied to the effectively elapsed days in the interest computer period, and shall be caused on the base established in the previous paragraph and its payment shall **not** be demanded in advance, but only by due payments.

TWELVE. COMMISSIONS: "THE LENDER" shall collect from "THE BORROWERS" the following commissions:

Commission for Late Payment: according to the terms of this Agreement.

Commission for Administration: Arising from the expenses generated by the credit administration, for the case that once the credit has been paid and there is a balance really to the favor of "THE BORROWERS", "THE BORROWERS" do not appear within a 7 days term to receive the corresponding amount, in which case "THE LENDER" shall collect the lesser of an amount per event of up to \$100.00 (ONE HUNDRED PESOS 00/100 MEXICAN CURRENCY) or for the amount equal to the favorable balance.

THIRTEEN. TOTAL ANNUAL COST (TAC): The **Total Annual Cost** of financing expressed in annual percentage terms which, for information and comparison purposes, incorporates the total costs and expenses inherent to the Credit (**hereinafter referred to as the "TAC"**), **amounts to the percentage stated in the Front Page.** "THE BORROWERS" state that "THE LENDER", prior to the execution of this Agreement, informed the **TAC** to them.

FOURTEEN. JOINT LIABILITY: Under the terms of the provisions set forth in Articles 1988 and 1989 of the Federal Civil Code and its correlative articles in the local legislations, without prejudice of the provisions set forth in Clause Seven of this Agreement, each of "THE BORROWERS" constitutes itself **JOINT OBLIGOR** regarding the liabilities assumed by the other "THE BORROWERS" executing this Agreement, stating that its liability shall not cease but until "THE LENDER" has received the total amounts "THE BORROWERS" jointly bind themselves to pay. In virtue of the above, "THE BORROWERS" in this act bind themselves to pay to "THE LENDER" the total credit amount and other quantities incurred in accordance to this Agreement.

FIFTEEN. METHOD OF PAYMENT: "THE BORROWERS" jointly bind themselves to pay the effectively provided credit amount to "THE LENDER" by means of 15 consecutive weekly payments for the amount of \$9126 (NINE THOUSAND ONE HUNDRED TWENTYSIX PESOS 00/100 MEXICAN CURRENCY) each of them with due dates as stated in "Attachment 1" of this Agreement, which forms an integral part thereof, and is deemed as hereby reproduced as if literally inserted, and in the bank account mentioned in the Payment Instruction Letter provided by "THE LENDER", to perform the corresponding payment.

Due to the Solidarity agreed between "THE BORROWERS", payments made by each of them for the individually corresponding amounts, do not release the payment liability stated in the above clause, for which if the total amount as above stated is not covered under the established terms, the total outstanding balance shall be deemed as due in advance.

SIXTEEN. PAYMENT PLACE: All amounts "THE BORROWERS" shall pay to "THE LENDER", under the terms of this Agreement, shall be paid in Mexican Currency precisely on the date stated in the "Amortization Table" shown in the "Attachment 1", once every and all of such payments are covered, in accordance to the provisions set forth in the Section referred to as "Banks for Payment Relation" of such Attachment, that is, by means of bank deposits to the account number 0644488613 of the bank BANORTE, to the name of PODEMOS PROGRESAR S.A.P.I. DE C.V., SOFOM, E.N.R., or in any other place as indicated by "THE LENDER". When the payment limit date is a non-business day, it shall be moved through to the following business day, where the Commissions, penalizations or default interests collection shall not proceed.

For any clarification, information request or consultation, "THE BORROWERS" may address the branch of "THE LENDER", in business days and schedules or calling to the Podemos Line to (0155) 1668-2585.

From the time judicially demanded by "THE LENDER" to "THE BORROWERS" as consequence of the non-compliance with this Credit Agreement, the parties accept that any Payment made by "THE BORROWERS", shall be made through the Court where the relevant Lawsuit filing is being carried out.

Otherwise, any Payment made by any other means that are not those above mentioned, without the express consent of "THE LENDER", shall have no legal effect whatsoever, for

which it shall not be applied to the Credit Balance, and this Payment shall be available for and responsibility of "THE BORROWERS".

SEVENTEEN. PAYMENT ACCREDITATION DATES: The payment shall be accredited depending on the used means; under the following guidelines:

MEANS	ACCREDITATION DATE
Cash	The same day
Check	-If the check is of the same bank, the payment is accredited on the same day. -If the check is from another bank and is deposited before 16:00 hours, it is accredited no later than the following bank business day. If it is deposited after 16:00 hours, it shall be accredited no later than the next second bank business day.
Domiciliation	Accredited on the date agreed with the holder.
Wire Transfers Founds	-If the payment is made through the Interbanking Electronic Payment System (SPEI, by its initials in Spanish), it is accredited on the same day. -If the payment is made within the same bank, it is accredited on the same day. -If the payment is made by means of another bank, it is accredited no later than the next business day.

EIGHTEEN. TAXES: All taxes, contributions and fees to be covered due to the execution and signing of this Agreement shall be covered by the party resulting bound to do that, in accordance to the applicable tax provisions.

NINETEEN. BANK REFERENCES: "THE LENDER" delivers to each one of "THE BORROWERS" the bank references necessary to perform the corresponding payments, references which shall be provided through forms named payment references and deposit vouchers.

TWENTY. SUBSTITUTION IN CASE OF NOT KNOWING HOW TO READ AND/OR WRITE: In the event that some of the "THE BORROWERS" does not know how to read and/or write, another individual shall sign upon his/her petition and writing next to the signature of the legend "upon petition of" and the name of the "THE BORROWER" who does not know how to read and/or write, and only in the Agreement, next to such signature, "THE BORROWER" who does not know how to read and/or write shall stamp his digital fingerprint.

In this case, "THE BORROWERS" accept and agree that the signature made on request and the print of the fingerprint shall have the same legal effects as if "THE BORROWER" had personally stamped his/her signature, under the terms of the provisions set forth in Article 1834 of the Civil Code, therefore, these assume the responsibility to notify and explain to "THE BORROWERS" who do not know how to read and/or write regarding every and all rights and liabilities contracted under this Agreement.

TWENTY ONE. LIABILITIES TO MAKE "THE BORROWERS" AND "THE GROUP": "THE BORROWERS" and "THE GROUP" expressly bind themselves during the term of this Agreement, or while there is a credit outstanding balance to the compliance with the following liabilities:

- Pay the total Credit amount plus interests, commissions and the other amounts agreed in this Agreement in the form and terms convened in this Agreement.
- The Treasurer of "THE GROUP" shall collect and register the payment of all "THE BORROWERS" and deposit the payment in the bank institution together with the other members of the Administration Committee. In the event that any member of "THE GROUP" is late in payment, the other borrowers shall cover such missing amount in order to pay to "THE LENDER" under the agreed terms.
- Provide to "THE LENDER" during the term of this Agreement, any information required by "THE LENDER".
- Not delivering any payment in cash or any other monetary instrument to "THE LENDER's" representative.
- "THE BORROWERS" shall inform to "THE LENDER" any act or fact that may affect the recovery of the debt, as well as of the possible non-compliance in the case that "THE BORROWERS" know that they will not be able to comply in due time with the assumed liabilities under this Agreement.
- Likewise, "THE LENDER" may not perform assessment to the goods of "THE BORROWERS", whenever necessary, at the opinion of the latter.
- Notify in writing to "THE LENDER", in case of a change of domicile, with at least 30 (thirty) days of priority to such assumption:
- Cover the Fees, Expenses, Costs and Rights from Extrajudicial Management to be made for the compliance of "THE BORROWERS" liabilities.
- "THE GROUP" shall meet on a weekly basis according to the dates stated in the "Attachment 1" of this Agreement.
- The other attached and associated liabilities arising from this instrument, or the Law.

TWENTY TWO. TERMINATION CAUSES: "THE LENDER" may terminate this Agreement and make demandable the amounts that up to this time are indebted by "THE



BORROWERS", with no need of prior notice or judicial declaration, when "THE BORROWERS":

1. Cease to timely pay any of the Capital Payment, Interests or any other amount of Credit under the agreed terms.
2. Do not comply with any of the liabilities contained in this Instrument.
3. Provide to "THE LENDER" false data for the contracting of this Credit or loan, as well as during its operation.

TWENTY THREE. INSPECTION: "THE LENDER" by itself or through a third party appointed for such effect, may carry out inspections to micro-companies of "THE BORROWERS", as per its opinion may be necessary to verify the correct application and handling of the loan, as well as to verify the compliance of all the liabilities thereof, who, in turn, bind themselves to grant all the required facilities for such purpose.

TWENTY FOUR. TERM: The term of this Agreement shall be as established in the front page as the credit term, and such term "THE BORROWERS" shall have every and all the payment liabilities of this Agreement covered; otherwise, the Agreement shall remain current until "THE BORROWERS" fully liquidate to the satisfaction of "THE LENDER" their payment liabilities in accordance to this Agreement. This term is deemed as non-extendable.

TWENTY FIVE. EARLY MATURITY CAUSES: "THE LENDER" may deem an early maturity of this Agreement, therefore, demand the immediate payment of the principal amount, any interests caused and other agreed amounts, to "THE BORROWERS", with no need of notice or prior judicial statement, when "THE BORROWERS" fail to comply with the Liabilities of Making, as provided in Clause Twenty One of this Agreement, or incur in any of the Termination Causes established in Clause Twenty Two hereof, or for any other liability set forth herein, or when, at the opinion of "THE LENDER", substantial changes occur in the originally authorized conditions of the Credit compromising or risking the Credit recovery.

Likewise, "THE LENDER" may deem as an Early Maturity the term for the payment of the credit amount in any of the following assumptions:

- a) If detecting that any of "THE BORROWERS" provided false information and/or documentation for the granting of the credit instrumented hereby
- b) If "THE BORROWERS" cease to timely comply with the credit payments as established in this Agreement
- c) If a lawsuit is filed against any of "THE BORROWERS" and an order with mandate nature is issued affecting the good operation of its economic activity
- d) If "THE GROUP" ceases to hold meetings on the dates set forth by "THE BORROWERS".
- e) If there is a non-compliance with any of the liabilities contained in this Agreement
- f) If "THE BORROWERS" cease to invest or devote in whole or in part the credit amount for purposes other than those convened in this Agreement.
- g) The insolvency status of any of the "THE BORROWERS"
- h) In any other cases provided in this Agreement.

The early due date of the Agreement shall have as consequence make the immediate payment demandable for outstanding capital and interests and other convened amounts that may proceed to the charge of "THE BORROWERS".

TWENTY SIX. PROCEDURE BY WHICH "THE BORROWERS" MAY EARLY TERMINATE THE AGREEMENT: If "THE BORROWERS" do not want to continue the relation with "THE LENDER" they are entitled to submit an early termination of agreement request with no commission or penalization whatsoever, under the following procedure: "THE BORROWERS" forming the group, in whole, shall submit an early termination of agreement request" by means of a free written instrument, with autograph signatures in any branch or office of "THE LENDER".

"THE LENDER" shall verify the identity of "THE BORROWERS" for which it shall require the request mentioned in the above paragraph attached, a simple copy of their official identification.

Once the request is received, "THE LENDER" will provide to "THE BORROWERS" the acknowledgement of receipt and the confirmation code or folio number of the reception thereof, and together with the above, as the case may be, "THE LENDER" shall cancel the bank domiciliation.

In there are no debts, "THE LENDER" shall terminate this Agreement on the following business day to the day of reception of the termination request. If there are debts, "THE BORROWERS" shall be notified on the debt amounts no later than the business day following the request reception and, within the following five business days, "THE LENDER" shall make available for "THE BORROWERS" the data mentioned on a date determined in the branch chosen by the user, and, once the debt amount is liquidated, the agreement will be terminated on the following day with no penalization whatsoever.

In the event that there is a balance to the favor of "THE BORROWERS" upon terminating the contractual relation, "THE LENDER" shall be delivered to "THE BORROWERS" on the date when the operation is terminated and, in the event that "THE LENDER" does not appear to the branch or office of "THE LENDER", who shall inform that the above mentioned balance is available and shall be returned by means of a check issued to its name, or electronic transfer to the bank account indicated by "THE BORROWERS".

"THE LENDER" shall make available for "THE BORROWERS" the account statement or the document evidencing the end of the contractual relation and the non-existence of the debts arising from such relation, within the ten business days following the day when the debt payment was made and shall report to the credit information companies that the account is closed without any debt within the following five business days.

In the event that "THE BORROWERS" do not request to "THE LENDER" the early termination of the agreement and make the payment of the granted credit totality, as well as the amounts generated, "THE LENDER" shall deliver the document consisting in the end of the contractual relation and the non-existence of debts arising from such relation within the ten working days as from the date when the debt amount was paid.

When the termination of the agreement is by means of another financial entity, it will liquidate "THE BORROWERS" debt in accordance to the information provided by "THE LENDER" and once the debts are covered, "THE LENDER" shall waive to all remaining collection rights that may subsist after the cancellation.

TWENTY SEVEN. USER POWER TO CANCEL THE AGREEMENT WITH NO RESPONSIBILITY: "THE BORROWERS" as a whole or on an individual basis, shall have a period of grace of 10 (ten) business days after the execution of the agreement to cancel it, with no commission or penalization whatsoever, provided that they have not provided the product or service turning things to the state they were until before the execution.

TWENTY EIGHT. SANCTIONS FOR NON-COMPLIANCE WITH THE AGREEMENT:

For the case of late or non-timely payment, "THE LENDER" shall collect to "THE BORROWERS" an amount equivalent to 6.7% over the total due balance per event. Amount to be demandable together with the last installment.

TWENTY NINE. ASSIGNMENT OF RIGHTS, DISCOUNT AND NEGOTIABILITY:

"THE BORROWERS" expressly empower "THE LENDER" to transfer, discount and/or assign, total or partially, at any time and with no prior notification or authorization by "THE BORROWERS", the credit and collection rights arising from the Agreement to the favor of any third party, in accordance to the terms and conditions set forth in Article 299 of the Credit Titles and Operations General Law, even before the due date, who will be able to transfer them, discount and/or assign them, in any time and with no prior notification or authorization of "THE BORROWERS" and for which "THE BORROWERS" expressly state their conformity with the execution of the Agreement. Therefore, "THE BORROWERS" bind themselves to acknowledge the individuals to whom the above mentioned rights are transferred, the same rights corresponding to "THE LENDER" under the protection of this instrument.

THIRTY. WAIVER OF RIGHTS: The omission by "THE LENDER" in the execution of rights provided in this Agreement in any case shall have the effect of waiver thereof, not the singular or partial execution by "THE LENDER" of any right arising from this Agreement excludes any other right, faculty or privilege.

THIRTY ONE. RELEASE OF LIABILITIES IN CASE OF DEATH OF THE BORROWER: In case of death of any of "THE BORROWERS", "THE LENDER" shall releaser "THE BORROWER", and the other borrowers in their capacities as joint obligors of the deceased individual balance. For such effect, any relative of "THE BORROWER", shall deliver in the domicile "THE LENDER", within the 5 immediately business days following the date of decease of "THE BORROWER", the certified copy of the minute as duly issued by the competent authority (hereinafter referred to as "Death Certificate"). The extinction referred to in this paragraph shall be verified on the Payment Date immediately following business day when the Death Certificate was delivered.

THIRTY TWO. AGREEMENT AMENDMENT: "THE LENDER" may amend this Agreement by means of a notification to "THE BORROWERS" executed with 30 (thirty) calendar days prior to the effective date of the amendment, through a notice in the account statement corresponding to the credit, including the amendments to prepare the Agreement and on a notorious basis, the date when such amendments will be effective.

In the event that "THE BORROWERS" do not agree with the proposed amendments, they may request to "THE LENDER" the Agreement termination within the 30 (thirty) calendar days immediately after the date fixed for the effective date of such amendments, with no responsibility or special commission whatsoever to its charge and under the conditions



prior to the amendment; the above, without prejudice of the liability it has to cover the debts incurred as of the date in which "THE BORROWERS" request the termination of this Agreement for this assumption.

One the term established in the above paragraph has elapsed, without "THE LENDER" has received any communication by "THE BORROWERS", the amendments to the Agreement shall be deemed as accepted.

The amendments referred to in this clause cannot be made regarding the commissions, in the understanding that no new Commissions may be established, increase their amount, not amending interest rates except in the case of restructuring prior express consent by "THE BORROWERS".

THIRTY THREE. RESTRICTION AND CLAIM: "THE LENDER", in terms of Article 294 of the Credit Titles and Operations General Law, may claim this Agreement, or as the case may be, restrict the credit amount, the term or both at the same time, by means of simple notice in writing addressed to "THE BORROWERS".

In the assumption provided in this clause, within the three (3) calendar days following the notice date, "THE BORROWERS" shall pay to "THE LENDER" the total amount of withdrawals, if it is a claim of the Agreement or the excess of such withdrawals over the new credit limit if dealing with restrictions of their amount, including interests and other convened amounts, as per the provisions set forth in this Agreement.

THIRTY FOUR. CUSTOMER CARE, CONSULTS AND CLARIFICATIONS:

In order to formulate any clarification, consult (including balances, transactions and movements information), non-conformity, claim or complaint regarding the information contained in the account statement or for any event occurred due to the credit opening subject matter of this Agreement "THE BORROWERS" may perform it through the User Care Specialized Unit, whose data were specified in this Agreement. The process to submit before the SPECIALIZED UNIT any doubt, general consultation of the contracted product, balance consult, transactions, movements, clarification, request, non-conformity, or complaint may do it at any time, in writing with the autograph signature and prior identification, stating the request or non-conformity and accompanying the AGREEMENT with it and attachments of the contracted product or service, as well as an official current identification copy, once the above documentation was received, a response to it shall proceed under the terms determined in the Protection and Defense of the Financial Services User Law.

For clarification or claim, "THE BORROWERS" have a 90 (ninety) calendar days term, counted as from the causing fact or the interest calculation date, with subjectation to the next Procedure, as provided in Article 23 of the Law for Transparency and Ordinance of Financial Services, the attention procedure is transcribed as provided therein, which is subjected to "THE LENDER".

"I. When the Customer does not agree with some of the movements appearing in the relevant account statement or in the electronic, optical means or any other technology that may have been agreed, the Customer may submit a clarification request within a ninety calendar days counted as from the cutoff date or, as the case may be, of the operation or service performance.

The relevant request may be submitted before the branch in which the account is located, or in the specialized unit of the institution in question, by means of a written instrument, e-mail or any other means by which the reception may be reliably evidenced. In any case the institution shall be bound to deliver an acknowledgement of receipt of such request. In dealing with amounts under the charge of the Customer disposed of by means of any mechanism determined for such effect by the National Commission for the Protection and Defense of Financial Services User in general nature disposals, the Customer shall be entitled not to make the payment whose clarification is requesting, as well as that of any other amount related to such payment, until the clarification is solved in accordance to the procedure referred to in this article.

II. Once the clarification request is received, the institution shall have a maximum term of forty five days to deliver to the Customer the corresponding judgement, attaching a simple copy of the document or evidence considered for the issuance of such judgement, based on the information that, in accordance to the applicable provisions, shall be kept under the Customer's power, as well as a detailed report answering all facts contained in the request submitted by the Customer. In case of claims related to operations carried out abroad, the term provided in this paragraph shall be up to one hundred eighty calendar days. The above mentioned judgement and report shall be prepared in writing and shall be subscribed by the institution personnel with faculties therefor. In the event that, in accordance to the judgement issued by the institution, the collection of the relevant amount results proceeding, the Customer shall pay the amount under its charge, including the ordinary interests in accordance to the agreed terms, and the default interests collection shall not proceed, as well as other costs generated by the suspension of payments performed under the terms of this provision;

III. Within the terms of forty five calendar days counted as from the delivery of the judgement referred to in the previous section, the institution shall be bound to make available for the Customer in the branch of such account, or in the specialized unit of the

Institution in question, the file generated as a result of the request, as well as integrating in it, under the most strict responsibility, any documentation and information that, in accordance to the applicable provisions, shall be kept under its power and directly related to the corresponding clarification request without including data relevant to operations related to third parties.

IV. In the event that the institution does not give a timely response to the Customer's request or does not deliver the judgement and detailed report, as well as the above mentioned documentation or evidence, the Financial Services Users Protection and Defense National Commission shall impose a fine under the terms provided in Section XI of Article 43 of this Law for an amount equivalent to the amount claimed by the Customer under the terms of this article.

V. While the clarification request in question is not solved in accordance to the procedure stated in this article, the institution may not report as due the amounts subject to such clarification to the credit information companies.

The above is without prejudice of the Customers right to appear before the Financial Services Users Protection and Defense National Commission or before the corresponding jurisdictional authority in accordance to the applicable legal provisions, as well as the penalties to be imposed to the institution for the non-compliance with the provisions set forth in this article. However, the procedure provided in this article shall be with no effects as from the time when the Customer submits the claim before a jurisdictional authority or files the claim under the terms and times set forth by the Financial Services Users Protection and Defense Law."

THIRTY FIVE. SPECIALIZED UNIT: In the event that "THE BORROWERS" want to file any request, consult, clarification, non-conformity and complaints related to the service or operation instrumented through this Agreement, shall expedite its right to submit by phone, mail or electronic means, before the Users Care Specialized Unit of the "THE LENDER", which shall be the office of the entity to serve as a link with the customer for the effects of taking care of the above mentioned requirements, whose data are the following:

DENISSE JIMÉNEZ DUARTE, GUADALUPE BALDERAS RODRÍGUEZ

Telephone (55) 1668-2585

Domicile: Blvd. Manuel Ávila Camacho #2268, 2do piso, Col. Ciudad Satélite, C.P. 53100,

Naucalpan de Juárez, State of Mexico

e-mail: unes@podemos.mx

Or directly before the CONDUSEF,

Telephone: 5340 0999 and LADA (free toll): 01800 999 8080

e-mail: opinion@condusef.gob.mx

Web Site: www.gob.mx/condusef.

THIRTY SIX. CUSTOMER CARE AND SERVICES. ACCOUNT STATEMENTS:

In this act, "THE BORROWERS" exempt "THE LENDER" by delivering to it the Account Statements at its domicile, and "THE LENDER" binds itself to make available for "THE BORROWERS" BIMONTHLY, within the 10 days following the corresponding cutoff date through print means, at the attention offices or branches, an account Statement containing, including but not limited to the information related to data on the identification of this Agreement, the credit amount, the outstanding capital, the capital and not paid due interests; the capital and interests to overcome; the determinable credit interest rates to each payment period; payments, commissions generated in such period.

The above, in substitution of the liability to deliver the account statement at the domicile of "THE BORROWERS" provided that "THE BORROWERS" may request at any time the Account Statement delivery at the relevant domicile.

Under the terms of the provisions set forth in Articles 87-E and 87-F of the Credit Auxiliary Organizations and Activities General Law, this Agreement, together with the account statement certified by the accountant authorized by "THE LENDER", constitutes an executory document without any acknowledgement of signature or other requirement.

"THE BORROWERS" in any time may request the issuance of its account statement or of the transactions and movements report in the attention branches or offices in the domiciles stated for such effect in the Agreement statements.

THIRTY SEVEN. INTEGRITY OF THE AGREEMENT: This Agreement, its front page and its attachments, constitute the comprehensive agreement between "THE PARTIES" and leave with no effect any previous oral or written agreement; and those mentioned in each clause are only as reference. In the event that a clause or part thereof is subjected to cancellation by a jurisdictional body, the rest of the Agreement shall remain with full effects and legal strength.

THIRTY EIGHT. PAYMENT DOMICILES AND PLACE: All notices shall be made in writing and shall be duly considered as made if personally delivered or by certified mail to the domiciles stated below.

"THE LENDER":



Bld. Manuel Ávila Camacho #2258, 2do piso, Col. Ciudad Satélite, C.P. 53100, Naucalpan de Juárez, State of Mexico.

"THE BORROWERS": state as their domiciles, those listed in the section named as "Borrowers Domiciles Relation" of this Agreement.

Provided that all notices and notifications to be performed in accordance to this Agreement, shall be in writing and shall have effects at the time of receipt by the addressee, if delivered in hand; or on the date fixed in the corresponding receipt, if delivered by certified mail with acknowledgement of receipt, postage prepaid; or on the date of the relevant confirmation, if delivered by telefax, unless the domicile and/or telefax number change is notified under the above mentioned terms, in which case, notices and notifications made shall only have effects if delivered to such domiciles and/or new telefax numbers.

While the parties are not notified on their domicile change with at least 10 prior business days, sitings, notifications and other court and out of court diligences shall be executed and shall have all their legal effects on the domiciles stated in this Agreement. The parties convene that notifications referred to in this Clause may not be executed through, or by electronic, optic means, or other technologies, notwithstanding that such means may be attributable thereof, or if they are not available for ultimate consultation.

THIRTY NINE. APPLICABLE LAWS: The parties expressly agree that this Agreement shall be ruled and interpreted in accordance to the mercantile law of the United Mexican States, and as supplementary in the Federal Civil Code.

FORTY. ACTIONS: "THE LENDER" reserves the faculty to obtain the collection of balances to the charge of "THE BORROWERS", exercising the executive mercantile way as corresponding, provided that, if such executive way is followed, the other one is not excluded. "THE LENDER" may state the goods enough for seizure, without being subjected to the order established in article 1395 of the Commerce Code, in which case, the Depositary appointed by "THE LENDER" may take possession with no need of granting bond. The execution of any of such actions will not imply the loss of the other and actions pertaining to "THE LENDER" shall fully remain subsisting while the total credit is liquidated, commissions and all the other quantities agreed in this agreement to the charge of "THE BORROWERS". "THE BORROWERS" state their express consent for the amounts that may reach consignment in case of lawsuit, "THE LENDER" may apply them to cover its debts in the indicated order under the terms of this Agreement.

FORTY ONE. EXPENSES AND FEES: In the event that "THE BORROWERS" do not comply with any of the payment liabilities arising from this Agreement under its charge, and "THE LENDER" has to make judicial procedures tending to the recovery of such outstanding amounts as the case may be, shall cause the termination of this Agreement, and the generated expenses and costs shall be collected by means of a judicial entity, as previously determined by a competent judicial authority.

FORTY TWO. JURISDICTION IN CASE OF CONTROVERSY:

The parties expressly submit themselves to the Jurisdiction of the competent Courts of the Mexico City, for everything related to the interpretation and compliance with this Agreement, waiving the forum that for any reason may correspond to them due to their present or future domiciles.

FORTY THREE. FUNDS PROCEDURE: "THE LENDER" states to "THE BORROWERS" that the funds used for the credit described in the CLAUSE TWO hereof come from:

PODEMOS

Once "THE PARTIES" were informed on the effects and scopes of the Agreement, every and all participants sign it, each one keeping an original counterpart of this document, for which it is executed in the city of Atizapan De Zaragoza, State of Mexico, on August 2, 2019.



SIGNATURES

"THE LENDER"

SIGNATURE: _____
COMPANY'S NAME: PODEMOS PROGRESAR, S.A.P.I. DE C.V., SOFOM, E.N.R.
REPRESENTED BY: _____

RELATIONI OF DOMICILES OF "THE BORROWERS"

"BORROWER"

NAME: XXXXX XXXXX XXXXX
DOMICILE: XXXXX
NEIGHBORHOOD: XXXXX
LOCATION: XXXXX
NATIONALITY: MEXICAN
STATUS: XXXXX
CURP: XXXXX
AGE: 32
RECEIVED AMOUNT: \$18000

SIGNATURE: _____

"BORROWER"

NAME: XXXXX XXXXX XXXXX
DOMICILE: XXXXX
NEIGHBORHOOD: XXXXX
LOCATION: XXXXX
NATIONALITY: MEXICAN
STATUS: XXXXX
CURP: XXXXX
AGE: 25
RECEIVED AMOUNT: \$10000

SIGNATURE: _____

"BORROWER"

NAME: XXXXX XXXXX XXXXX
DOMICILE: XXXXX
NEIGHBORHOOD: XXXXX
LOCATION: XXXXX
NATIONALITY: MEXICAN
STATUS: XXXXX
CURP: XXXXX
AGE: 44
RECEIVED AMOUNT: \$10000

SIGNATURE: _____

"BORROWER"

NAME: XXXXX XXXXX XXXXX
DOMICILE: XXXXX
NEIGHBORHOOD: XXXXX
LOCATION: XXXXX
NATIONALITY: MEXICAN
STATUS: XXXXX
CURP: XXXXX
AGE: 47
RECEIVED AMOUNT: \$10000

SIGNATURE: _____

"BORROWER"

NAME: XXXXX XXXXX XXXXX
DOMICILE: XXXXX
NEIGHBORHOOD: XXXXX
LOCATION: XXXXX
NATIONALITY: MEXICAN
STATUS: XXXXX
CURP: XXXXX
AGE: 36
RECEIVED AMOUNT: \$8000

SIGNATURE: _____

"BORROWER"

NAME: XXXXX XXXXX XXXXX
DOMICILE: XXXXX
NEIGHBORHOOD: XXXXX
LOCATION: XXXXX
NATIONALITY: MEXICAN
STATUS: XXXXX
CURP: XXXXX
AGE: 45
RECEIVED AMOUNT: \$10000

SIGNATURE: _____



"BORROWER"

NAME: XXXXX XXXXX XXXXX
DOMICILE: XXXXX
NEIGHBORHOOD: XXXXX
LOCATION: XXXXX
NATIONALITY: MEXICAN
STATUS: XXXXX
CURP: XXXXX
AGE: 29
RECEIVED AMOUNT: \$8000

SIGNATURE: _____

"BORROWER"

NAME: XXXXX XXXXX XXXXX
DOMICILE: XXXXX
NEIGHBORHOOD: XXXXX
LOCATION: XXXXX
NATIONALITY: MEXICAN
STATUS: XXXXX
CURP: XXXXX
AGE: 22
RECEIVED AMOUNT: \$13000

SIGNATURE: _____

"BORROWER"

NAME: XXXXX XXXXX XXXXX
DOMICILE: XXXXX
NEIGHBORHOOD: XXXXX
LOCATION: XXXXX
NATIONALITY: MEXICAN
STATUS: XXXXX
CURP: XXXXX
AGE: 63
RECEIVED AMOUNT: \$10000

SIGNATURE: _____

"BORROWER"

NAME: XXXXX XXXXX XXXXX
DOMICILE: XXXXX
NEIGHBORHOOD: XXXXX
LOCATION: XXXXX
NATIONALITY: MEXICAN
STATUS: XXXXX
CURP: XXXXX
AGE: 39
RECEIVED AMOUNT: \$10000

SIGNATURE: _____

"BORROWER"

NAME: XXXXX XXXXX XXXXX
DOMICILE: XXXXX
NEIGHBORHOOD: XXXXX
LOCATION: XXXXX
NATIONALITY: MEXICAN
STATUS: XXXXX
CURP: XXXXX
AGE: 39
RECEIVED AMOUNT: \$5000

SIGNATURE: _____

"BORROWER"

NAME: XXXXX XXXXX XXXXX
DOMICILE: XXXXX
NEIGHBORHOOD: XXXXX
LOCATION: XXXXX
NATIONALITY: MEXICAN
STATUS: XXXXX
CURP: XXXXX
AGE: 21
RECEIVED AMOUNT: \$5000

SIGNATURE: _____

The individual signing this instrument makes upon petition and entrustment of the Customers who have signed this Agreement with their digital fingerprint, certifying thereby that they know the rights and liabilities arising from this Agreement and its relevant Front Page and granting their express consent to bind themselves under the terms and conditions of this Agreement.

Name and signature of the person made "upon petition and request"



**PODEMOS PROGRESAR S.A.P.I. DE C.V., FINANCIAL COMPANY OF MULTIPLE PURPOSE,
 NON-REGULATED ENTITY**

“ATTACHEMENT 1”

“THE BORROWERS” have convened with “THE LENDER” in Paying the disposed Credit loan, in accordance to the following:

“AMORTIZATION TABLE”

“THE BORROWERS”: XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX and XXXXX XXXXX XXXXX.

NUMBER OF CREDITS: 12
PREPARATION DATE: August 2, 2019

PAYMENT NUMBER	WEEKLY PAYMENT DATE	CAPITAL	ORDINARY INTEREST	VAT	WEEKLY TOTAL PAYMENT	PERIOD OUTSTANDING BALANCE
1	August / 09 / 2019	\$6,750.95	\$2,047.46	\$327.59	\$9,126.00	\$117,000.00
2	August / 16 / 2019	\$6,887.99	\$1,929.32	\$308.69	\$9,126.00	\$110,249.05
3	August / 23 / 2019	\$7,027.82	\$1,808.78	\$289.40	\$9,126.00	\$103,361.05
4	August / 30 / 2019	\$7,170.48	\$1,685.79	\$269.73	\$9,126.00	\$96,333.24
5	September / 06 / 2019	\$7,316.04	\$1,560.31	\$249.65	\$9,126.00	\$89,162.76
6	September / 13 / 2019	\$7,464.55	\$1,432.28	\$229.17	\$9,126.00	\$81,846.72
7	September / 20 / 2019	\$7,616.07	\$1,301.66	\$208.27	\$9,126.00	\$74,382.17
8	September / 27 / 2019	\$7,770.68	\$1,168.38	\$186.94	\$9,126.00	\$66,766.10
9	October / 04 / 2019	\$7,928.42	\$1,032.40	\$165.18	\$9,126.00	\$58,995.42
10	October / 11 / 2019	\$8,089.36	\$893.66	\$142.98	\$9,126.00	\$51,067.00
11	October / 18 / 2019	\$8,253.57	\$752.09	\$120.34	\$9,126.00	\$42,977.64
12	October / 25 / 2019	\$8,421.12	\$607.66	\$97.22	\$9,126.00	\$34,724.07
13	November / 01 / 2019	\$8,592.06	\$460.29	\$73.65	\$9,126.00	\$26,302.95
14	November / 08 / 2019	\$8,766.48	\$309.93	\$49.59	\$9,126.00	\$17,710.89
15	November / 15 / 2019	\$8,944.41	\$156.53	\$25.04	\$9,125.98	\$8,944.41

TOTAL AMOUNT TO PAY: \$136889.98

NOTES:

When the payment limit date is on a non-business day, it shall move through to the next business day, where the Commissions, penalizations or default interests collection shall proceed.

RELATION OF BANK DESIGNATED FOR PAYMENTS

“THE BORROWERS”, and, as the case may be, individuals who appear before the execution of this Agreement, bind themselves to pay the Weekly Payments, as well as the amount of the generated interests under the terms of this Agreement, in the following “Designated Bank”, in which “THE LENDER” has established its Bank Account:

Name of the designated Bank:	Number of the bank account of “THE LENDER”:
BANCO MERCANTIL DEL NORTE, S.A. (BANORTE)	ACCOUNT NO.: 0644488613
BRANCH: 1294, DR. JORGE JIMENEZ CANTU S/N PLAZAS DEL CONDADO, ATIZAPAN DE ZARAGOZA, STATE OF MEXICO	CLABE: 072 180 006444886130

REFERENCED PAYMENT

BANCO: BANORTE
ACCOUNT HOLDER: PODEMOS PROGRESAR, S.A.P.I. DE C.V., SOFOM, E.N.R.
BRANCH: 1294, DR. JORGE JIMENEZ CANTU S/N PLAZAS DEL CONDADO, ATIZAPAN DE ZARAGOZA, STATE OF MEXICO
ACCOUNT NUMBER: 0644488613
DEPOSIT REFERENCE: 55287



ATTACHMENT 2

ADDITIONAL AUTHORIZATIONS:

THE BORROWERS grant their consent in order that:

- (i) THE LENDER and/or its Affiliates will share and/or provide the financial information, commercial, operative and personal of THE BORROWERS, as well as the related to Credit and to the Agreement.
(ii) Their information may be used by THE LENDER and/or their Affiliates, with marketing purposes and/or advertising.
(iii) Receive in its private and/or work domicile, personal and/or work e-mail, private and/or work fix telephone, private and/or work mobile telephone or, by any other means, advertising of goods, financial products and/or services offered by THE LENDER and/or its Affiliates. The offering of goods, products and/or financial services shall be performed by THE LENDER and/or its Affiliates, through advertising, promotion or telemarketing.

This authorization is extended under the terms of the Financial Services Transparency and Regulations Law and of the Financial Services User Protection and Defense Law. Likewise, in order to provide a better service, THE BORROWERS acknowledge and accept that THE LENDER may contract third parties (hereinafter referred to as Commission Agents) to carry out specific tasks of generation, follow-up, collection, marketing, advertising, communication and customer care to THE BORROWERS without implying a modification to rights and liabilities herein convened by the Parties.

- THE BORROWERS may request the cancellation of this authorization in accordance to the following procedure:
(i) Deliver a revocation request of the use authorization of the contact data for advertising purposes by means of a free written document, via personnel in the Branch or the closest Community Center, showing official identification issued by IFE or INE, or by e-mail to unes@podemos.mx
(ii) THE LENDER shall deliver an acknowledgement of receipt of this request by means of the same media in which the request was received.
(iii) THE LENDER shall proceed to review the data of the request and shall have 30 working days to deliver an answer to THE BORROWERS.

THE BORROWERS

Table with 5 rows, each containing 'BORROWER' and 'NAME: XXXXX XXXXX XXXXX'

Table with 5 rows, each containing 'BORROWER' and 'NAME: XXXXX XXXXX XXXXX'



“ATTACHMENT 3”

LEGAL PROVISIONS:

The transcription of the legal provisions expressly referred to in the adhesion agreement is hereby transcribed for the product named OUTSTANDING MIX INTEREST.

Article 56 of the Credit Auxiliary Organizations and Activity General Law. The inspection and vigilance of credit auxiliary organizations, exchange house and regulated financial companies of multiple purpose is entrusted to the National Banking and Securities Commission, which will have, in anything not opposed to this Law, regarding such credit auxiliary organizations, exchange houses and regulated financial companies of multiple purposes, all faculties on inspection and vigilance matters conferred the Credit Institutions Law for multiple bank institutions, who will carry out the inspection with subjection to the provisions of its law, in the relevant Regulations and in other provisions as applicable.

Regarding the non-regulated financial companies of multiple purpose, exchange centers and money transmitters, the inspection and vigilance of such companies shall be carried out by the mentioned Commission, exclusively to check the compliance with the precepts referred to in Article 95 Bis of this Law and the provisions of general nature arising therefrom.

The credit auxiliary organizations and exchange houses shall submit before the Secretariat of Finance and Public and to the National Banking and Securities Commission, in the form and under the terms established for such effect, reports, documents and evidences on its organization, operations, accounting, investments or estate may be requested for the purposes of regulation, supervision, control, inspection, vigilance, statistics and other functions that, as per such Law or other legal administrative provisions, correspond to execute.

Article 1834 of the Federal Civil Code. Whenever demanding the written form for the agreement, related documents shall be signed by all the individuals to which such liability is imposed.

If any of them may not or does not know how to do it, another person shall sign upon petition and the digital fingerprint of the non-signing interested party shall be printed on the document.

Article 1988 of the Federal Civil Code. Solidarity is not presumed; it results from the law or from the will of the parties.

Article 1989 of the Federal Civil Code. Each of the borrowers or all of them may demand from all joint debtors or from any one of them, the total or partial payment of debt. If they claim all from one debtor and results insolvent, they may claim from the others or from any one of them. If the claim was only in part, or otherwise have consent in the debt division, regarding any of the debtors, may claim the whole from the other obligors, with deduction of the debtor part or the released debtors of the solidarity.

Article 294 of the Negotiable instruments and Credit Operations General Law. Even when the agreement has established the credit amount and the term in which the borrower is entitled to make use it, the parties may convene that any or any one of them shall be empowered to limit the one or the other, or both at the same time, or to claim the Agreement as from a determined date or at any time, by means of a notice delivered to the other party as provided in the Agreement, or otherwise, before a notary public or broker, otherwise, by means of the first political authority of the location of residence, and the act related to paragraph three and four of Article 143 shall be applicable.

When the term is not specified, it is understood that any of the parties may terminate the Agreement at any time, notifying so to the other party as stated regarding the notice referred to in the above paragraph. Once the agreement is denounced or its termination is notified according to the above paragraph, the credit shall be extinguished on the part that has not been used by the borrower until the time of such acts; but unless there is another stipulations, the borrower shall not be released to pay the premiums, commissions and expenses corresponding to the sums not disposed, but when such lender's claim or notification proceed.

Article 299 of the Credit Titles and Operations General Law. The granting or transfer of a credit title or of any other document delivered by the borrower to the lender, as acknowledgement of the debt which, at the charge of the resulting party in virtue of the provisions made on the granted credit, shall not empower the lender to discount or grant the so documented credit, before the due date, but until the time when the borrower expressly authorizes thereof.

Once the credit is negotiated or granted by the lender, the lender shall pay to the borrower, from the date of such acts, the interests corresponding to the amount of the disposal proceeding of such credit, in accordance to the type established in the credit opening; but the granted credit shall not be understood as renewed for such amount, unless the parties have convened so.

Article 56 of the Credit Auxiliary Organizations and Activities General Law. The inspection and vigilance of credit auxiliary organizations, exchange houses and regulated multiple purpose financial companies is entrusted to the National Banking and Securities Commission, which shall have, in anything not opposing to this Law, regarding such credit auxiliary organizations, exchange houses and regulated multiple purpose financial companies, all the powers conferred on inspection and vigilance matters by the Credit Institutions Law for multiple bank institutions, who shall carry out the inspection with subjection to the provisions of its law, in the relevant Regulations and other provisions as applicable.

Regarding non-regulated multiple purpose financial companies, exchange center and money transmitters, the inspection and vigilance of these companies shall be carried out by the mentioned Commission, exclusively to check the compliance with the precepts referred to in Article 95 Bis of this Law and the provisions of general nature arising therefrom.

Credit auxiliary organizations and exchange houses shall submit to the Secretariat of Finance and Public and the Bank and Security National Commission, in the form and terms established for such effects, the reports, documents and evidences requested on their organization, operations, accounting, investments or estate for the purposes of regulation, supervision, control, inspection, vigilance, statistics and other functions that, in accordance to this Law or other legal and administrative provisions, may correspond to exercise.

Article 87-E of the Credit Auxiliary Organizations and Activities General Law. In the financial lease agreements, financial and credit factoring, executed by the multiple purpose financial companies and which agree that the lender, the factoring or the borrower may dispose of the borrowed sum or the amount of the loan in installments or is authorized to perform reimbursements prior to the due date of the term stated in the agreement, the account statement certified by the accountant of the corresponding company will provide faith, except any evidence in contrary, in the relevant lawsuit for fixing the resulting balance under the charge of the debtor.

Article 87-F of the Credit Auxiliary Organizations and Activities General Law. The agreement which certifies the credit, financial lease or financial factoring granted by the multiple purpose financial companies, provided that such instrument is accompanied with the relevant account statement certification referred to in the above article, shall be the mercantile executory document, with no need of acknowledgement of signature or other requirement whatsoever. In dealing with the financial factoring, in addition to the relevant agreement, the multiple purpose financial companies shall have the documents showing the credit rights transferred in virtue of such operation, as well as the notification to the debtor of such transfer, when it must be performed in accordance to the applicable provisions.

The account statement mentioned in the first paragraph of this article shall contain data on the identification of the agreement or covenant certifying the credit, the financial factoring or the financial lease that has been granted; the disposed initial capital or, as the case may be, the variability of the applicable rent to determinable rents for each payment period; the generated default interests; the applicable interest rate to default interests, and the amount of generated costs.



Article 1395 of the Commerce Code. In the seizure of goods shall be followed in this order:

- I. The merchandise
- II. The credits of easy and expedite collection, to the satisfaction of the borrower
- III. Other properties of debtor
- IV. Real estate
- V. Other actions and rights of the defendant.

Any difficulty arising in the order to be followed. The executor will smooth it, preferring what you prudently believe as the most feasible, provided that it is determined by the judge.

In dealing with the seizure of real properties, upon request of the acting party, the judge will require that the claim to show the previously executed agreements implying the transfer of use or the possession thereof to third parties. Only agreements complying with all the applicable legal and administrative requirements shall be accepted.

Once the seizure is engaged, the executed may not alter in any way whatsoever the seized property, or execute agreements implying the use of such property, without the prior authorization of the judge, who will collect the executor's opinion for making a decision. Once the seizure or seizure is registered, all assignment of rights regarding the goods under seizure does not alter in any way whatsoever the juridical situation thereof regarding the right that may, as the case may be, correspond to the seizing party to receive the payment of its credit with the product of the auction of such goods, and such right shall have effect against a third party with the same extension and in the same terms that would have effects against the seized party if the assignment had not taken place.

The executed who transfer the use of the seized good with no judicial authorization will commit the crime of disobedience.

PROMISORY NOTE

NO PROTEST

Reference:

55287

No. 1

\$136889.98 (ONE HUNDRED THIRTY SIX THOUSAND EIGHT HUNDRED NINETY NINE PESOS 98/100 MEXICAN CURRENCY)

1. For received value, the members XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX and XXXXX XXXXX XXXXX, hereinafter referred to as "THE SUBSCRIBERS", by means of this Promissory Note unconditionally promise to pay to the order of PODEMOS PROGRESAR, S.A.P.I. de C.V., SOFOM, E.N.R., hereinafter referred to as "THE CREDITOR", the total amount of \$136889.98 (ONE HUNDRED THIRTY SIX THOUSAND EIGHT HUNDRED EIGHTY NINE PESOS 98/100 MEXICAN CURRENCY), such FINANCIAL COMPANY has its offices located in: Blvd. Manuel Avila Camacho #2258, 2do piso, Col. Ciudad Satelite, C.P. 53100, Naucalpan de Juarez, State of Mexico.

2. "THE SUBSCRIBERS" unconditionally bind themselves to pay to carry out every and all payments, by means of bank deposits to the account number 0644488613 of the Bank BANORTE, in the name of PODEMOS PROGRESAR, S.A.P.I. de C.V., SOFOM, E.N.R., or in any other place indicated by "THE CREDITOR", the Sum of \$136889.98 (ONE HUNDRED THIRTY SIX THOUSAND EIGHT HUNDRED EIGHTY NINE PESOS 98/100). Otherwise, any Payment made by any other means not mentioned above, without the express consent of THE CREDITOR, shall have no legal effect whatsoever, for which the Credit Balance shall not be applied, and this Payment shall be under the disposal and responsibility of "THE SUBSCRIBERS".

3. The payment of the amount of this Promissory Note shall be made by means of 15 (FIFTEEN) Equal, Consecutive and Weekly Payments, in the successive due dates indicated below:

TABLE OF PAYMENTS

Number of Payments	Payment Date	Total Payment
1	Aug / 09 / 2019	\$9,126.00
2	Aug / 16 / 2019	\$9,126.00
3	Aug / 23 / 2019	\$9,126.00
4	Aug / 30 / 2019	\$9,126.00
5	Sep / 06 / 2019	\$9,126.00
6	Sep / 13 / 2019	\$9,126.00
7	Sep / 20 / 2019	\$9,126.00
8	Sep / 27 / 2019	\$9,126.00
9	Oct / 04 / 2019	\$9,126.00
10	Oct / 11 / 2019	\$9,126.00
11	Oct / 18 / 2019	\$9,126.00
12	Oct / 25 / 2019	\$9,126.00
13	Nov / 01 / 2019	\$9,126.00
14	Nov / 08 / 2019	\$9,126.00
15	Nov / 15 / 2019	\$9,125.98
TOTAL		\$136,889.98

4. If for any reason this Promissory Note is not fully and timely covered as convened, "THE CREDITOR" may claim the Credit Advanced Maturity, as from that time making demandable the total sum of the amounts due up to that time, and the total Credit.

5. In the event "THE SUBSCRIBERS" do not timely pay any of the payments as duly established in this Promissory Note, precisely on the maturity date, a commission will be generated for late or non-timely payment of 6.7% (six point seven per cent) of the total due per event, plus the payment of the corresponding Value Added Tax (VAT). In any case, THE CREDITOR shall reserve the collection of the Default Interests, despite that Capital payment receipts may have been issued.

6. This Promissory Note shall be subject and shall be interpreted in accordance to the Laws of the United Mexican States.

7. For the interpretation, execution and compliance of this PROMISORY NOTE and for the judicial requirement of its amount payment, "THE SUBSCRIBERS", the beneficiary(ies), the holder(s) or any signing party, expressly submit itself to the Jurisdiction and Competence of the Courts of MEXICO CITY, at the choice of the Acting Party, waiving to any other forum that may correspond to them due to their present or future domiciles or for any other cause.

8. For the effects of the provisions set forth in Article 128 of the Credit Titles and Operations General Law, "THE SUBSCRIBERS" irrevocably extend the term of presentation of this Promissory Note in order that it may be performed within the term of one year after the date of the last Weekly Payment provided under the terms of this Promissory Note.

"ARTICLE 128 OF THE CREDIT TITLES AND OPERATIONS GENERAL LAW. The sight bill shall be submitted for payment within the six months following its date. Any of the obligors may reduce such term, consigning it on the bill. Likewise, the sight bill issuer may, in addition, extend it and prohibit the submittal of the sight bill before certain time."

9. By means of this Promissory Note, "THE SUBSCRIBERS" waive any diligence, submittal, requirement or protest and to any notice related to this Promissory Note. The omission of this Promissory Note holder(s) in the execution of any of their rights in any case will constitute a waiver of such rights.

10. "THE SUBSCRIBERS" by means of this Promissory Note unconditionally promise to pay the sight bill, the Expenses and Costs originated from the Judicial and Extrajudicial managements implying, as the case may be, the collection of this Promissory Note, as well as those arising from the execution thereof, including the payment of Legal Expenses and Fees.

Atizapan de Zaragoza, State of Mexico on August 2, 2019

SIGNATURES

SUBSCRIBERS

MS. XXXXX XXXXX XXXXX

NAME: XXXXX XXXXX XXXXX

MS. XXXXX XXXXX XXXXX

MS. XXXXX XXXXX XXXXX

MS. XXXXX XXXXX XXXXX

MS. XXXXX XXXXX XXXXX

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