

**SIMPLE CREDIT AGREEMENT WITH INTEREST
INFORMATIVE TABLE ("CI")**

1. AGREEMENT number: _____**2. Parties:**

2(i): **ALIVIO CAPITAL, VARIABLE STOCK INVESTMENT PROMOTION CORPORATION, MULTIPLE PURPOSE FINANCIAL CORPORATION, NON-REGULATED ENTITY** (hereinafter referred to as "**ALIVIO CAPITAL**") ALIVIO CAPITAL is a Mexican company incorporated under the laws of Mexico and registered in the Public Registry of Property and Commerce of Monterrey, Nuevo Leon, First District, under the Commercial Folio number 114738-1 of May 29, 2009.

2(ii): _____ in its capacity as an accredited person (hereinafter referred to as the "**CLIENT**").

2(iii): _____ in its capacity as Joint and Several Obligor and Guarantor (hereinafter referred to as the "**JOINT OBLIGOR**").

3. Credit Information:

3(i): Amount of Credit: \$ _____

3(ii): Opening fee: \$ _____ (% plus VAT of the Loan Amount)

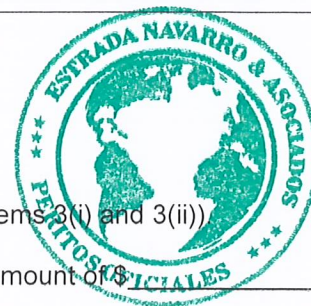
3(iii): Total Amount of Credit \$ (Resulting _____ from adding items 3(i) and 3(ii))

3(iv): The total amount of the credit will be paid in _____ equal payments in the amount of \$ _____

3(v): Dates of payment: the _____ day of each month

The total amount of the credit will be paid in accordance with the provisions of paragraphs 3(iv) and 3(v) above, however ALIVIO CAPITAL provides the CLIENT with a Payment Table which includes the unpaid balance of the Total Amount of the Credit, as well as the number, periodicity and amount of the payments to be made.

3(vi): Cut-off date: _____

**4. Interest, Commissions and CAT**

4(i): Fixed Ordinary Interest Rate _____ % per annum

4(ii): Late Interest rate _120_ % per annum

4(iii): **Total Annual Cost (CAT)*** _____ % "for information and comparison purposes only

4(iv): **Late payment fee:** 0%

* CAT: The Total Annual Cost of Financing expressed in annual percentage terms which, for information and comparison purposes, incorporates all costs and expenses inherent in the loans.

5. Destination of the Credit: Payment of the services listed below: _____
(hereinafter referred to as the "**SERVICES**")

6. Addresses:

6(i) **Alivio Capital, S.A.P.I de C.V. SOFOM, E.N.R.** Avenida Gonzalitos, 3036 Nte., 2do Piso, Mitras Norte, C.P. 64320 Monterrey, Nuevo Leon Email: unidad.especializada@aliviocapital.com

6(ii) THE CLIENT

Name: _____

Street and No.: _____

District and Zip: _____

LIC. MARCELO ALEJANDRO ESTRADA NAVARRO
PERITO TRADUCTOR / OFICIAL INGLÉS-ESPAÑOL,
ESPAÑOL-INGLÉS DEL TRIBUNAL SUPERIOR DE JUSTICIA
DEL ESTADO DE N.L. AUTORIZADO MEDIANTE OFICIO
NO. 640/2019 DE FECHA 31 DE ENERO DE 2019
MATRICULA 0103

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City: _____ State: _____

E-mail: _____

6(iii) The JOINT OBLIGOR:

Name: _____

Street and No.: _____

District and Zip: _____

City: _____ State: _____

E-mail: _____

The JOINT OBLIGOR:

Name: _____

Street and No.: _____

District and Zip: _____

City: _____ State: _____

E-mail: _____

The JOINT OBLIGOR:

Name: _____

Street and No.: _____

District and Zip: _____

City: _____ State: _____

E-mail: _____



7. Name and address of the SERVICE PROVIDER

Name: _____

Street: _____

District: _____

City: _____ State: _____

E-mail: _____ @ _____

8. Address of the Specialized Unit of Attention to Users that has as its object the attention of the CLIENT and JOINT OBLIGOR: Gonzalitos Avenue, 3036 North, 2nd. Floor, Col., Mitras Norte, C.P. 64320 Monterrey, Nuevo Leon

9. Data from the National Commission for the Protection and Defense of Financial Services Users: Morelos 133 Oriente, Condominium Monterrey, Monterrey, Nuevo Leon 9th Floor, C.P. 64000 Call Center: (81) 8340 6312, (81) 8340 6401 From the interior of the Republic 01 800 999 8080
www.condusef.gob.mx opinion@condusef.gob.mx

10. Place and date of signature of the AGREEMENT:

LIC. MARCELO ALEJANDRO ESTRADA NAVARRO
PERITO TRADUCTOR OFICIAL INGLÉS-ESPAÑOL,
ESPAÑOL-INGLÉS DEL TRIBUNAL SUPERIOR DE JUSTICIA
DEL ESTADO DE N.L. AUTORIZADO MEDIANTE OFICIO
NO. 640/2019 DE FECHA 31 DE ENERO DE 2019
MATRICULA 0103

TEL: (81) 83713981, 83117432, 0448110684105
www.estradanavarro.com contact@estradanavarro.com

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ALIVIO CAPITAL, S.A.P.I. DE C.V.
Multiple Purpose Financial Corporation, Non-Regulated
Entity
2(i)

Patricio Gabriel Villarreal Zambrano
Legal Representative



The items specified in this summary shall be understood as referring to the clauses contained in the AGREEMENT of Adhesion from which they derive.

We have read and agree to the terms and conditions of this Agreement, including this Informative Table, its Attachments and any other documents derived from it. Likewise, I received in conformity the SERVICES described in numeral 5. Alivio Capital, S.A.P.I. de C.V., Multiple Purpose Financial Corporation, Non-Regulated Entity does not require authorization from the Ministry of Finance and Public Credit for its incorporation and for the performance of Credit Transactions under this Agreement, nor is it subject to the supervision and oversight of the National Banking and Securities Commission.

2(ii)

THE CLIENT

2(iii)

2(iii)

The JOINT OBLIGOR	The JOINT OBLIGOR

2(iii)

The JOINT OBLIGOR

LIC. MARCELO ALEJANDRO ESTRADA NAVARRO
PERITO TRADUCTOR OFICIAL INGLÉS-ESPAÑOL,
ESPAÑOL-INGLÉS DEL TRIBUNAL SUPERIOR DE JUSTICIA
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SIMPLE CREDIT AGREEMENT WHICH IS ENTERED INTO ON THE ONE HAND, BY ALIVIO CAPITAL, VARIABLE STOCK INVESTMENT PROMOTION CORPORATION, MULTIPLE PURPOSE FINANCIAL CORPORATION, NON-REGULATED ENTITY, HEREINAFTER "ALIVIO CAPITAL" AND FOR THE OTHER, THE PERSONS WHOSE NAMES APPEAR IN NUMBER 2(ii) and 2(iii) (THE "CLIENT" AND THE "JOINT OBLIGOR", RESPECTIVELY) OF THE INFORMATIVE TABLE (HEREINAFTER "IQ"). THE CI SIGNED BY THE PARTIES, AS WELL AS THE ANNEXES, ARE AN INTEGRAL PART OF THIS AGREEMENT.

STATEMENTS:

I. The CLIENT declares under oath that:

- That all information and documentation submitted to ALIVIO CAPITAL is authentic and the information contained in the IC is true.
- Has requested from ALIVIO CAPITAL the granting of a simple credit in order to pay and receive the SERVICES of the legal entity identified in numeral 7 of the IC (hereinafter the "PROVIDER").
- The resources that you will use to pay the credit under this AGREEMENT are of lawful origin.
- Prior to the signing of this Agreement, ALIVIO CAPITAL made known to you the contents of this Agreement and other documents to be signed, the charges, commissions or expenses generated by the conclusion of this Agreement, if any, the discounts or bonuses to which you are entitled, as well as the Total Annual Cost (hereinafter referred to as "CAT") applicable to the credit you requested from ALIVIO CAPITAL.
- That upon entering into this Agreement, it received from ALIVIO CAPITAL the Table of Payments referred to in paragraph 3(v) of the IC, being aware of and in accordance with the Total Amount of the Credit, the unpaid balance of the principal, the number of payments, as well as the periodicity and amount of the payments.

CLAUSES

FIRST.- OF THE CREDIT. ALIVIO CAPITAL grants the CLIENT a simple credit (hereinafter the "CREDIT") for the amount indicated in paragraph 3(iii) of the IC, which does not include ordinary interest, late payment interest, expenses and any other concept that may accrue in favor of ALIVIO CAPITAL, so that the CLIENT receives from the PROVIDER the SERVICES described in paragraph (5) of the IC. The Parties agree that the IC and the Annexes are an integral part of this Agreement.

SECOND.- DISPOSITION AND DESTINATION OF THE CREDIT. The CLIENT will have access to the entire CREDIT by means of a single exhibition from the date of signing this AGREEMENT.

The disposition of the CREDIT will be documented by the subscription of a promissory note by which the CLIENT and the JOINT OBLIGOR, in their capacity as guarantors, undertake to subscribe at the time of the conclusion of this AGREEMENT. If required by ALIVIO CAPITAL, the CLIENT and the JOINT OBLIGOR are obliged to sign additional promissory notes under this Agreement. The CLIENT authorizes ALIVIO CAPITAL to assign, discount, encumber or otherwise transfer the promissory note or notes referred to in this Clause without the need for any notice.

The CLIENT agrees to use the provision of the CREDIT solely and exclusively to pay the consideration for the SERVICES to the PROVIDER.

The PARTIES agree that ALIVIO CAPITAL does not assume any responsibility towards the CLIENT in relation to the SERVICES that he receives or for the obligations Contracted at his expense derived from his relationship with the PROVIDER; nor will it be responsible

for any damages, effects, regardless of the form in which they are provided or any other consequences that he may suffer or have, for receiving the SERVICES. Consequently, the CLIENT will go to the PROVIDER for everything related to the SERVICES.

THIRD.- PAYMENTS ON BEHALF OF THE CLIENT. The CLIENT hereby irrevocably instructs and empowers ALIVIO CAPITAL to pay the SERVICES directly to the PROVIDER on its own behalf. The CLIENT is obliged to pay the amounts that are not covered by the amount of the CREDIT that is the object of this AGREEMENT.

FOURTH. INTEREST, COMMISSIONS AND COLLECTION EXPENSES. The CLIENT is obliged to pay ALIVIO CAPITAL:

I. **ORDINARY INTEREST:** which will be caused as of the date of the disposition of the CREDIT, which will be calculated and accrued on a monthly basis and will be the result of multiplying the unpaid balance by the fixed annual interest rate indicated in numeral 4(i) of the IC, dividing the result obtained by 360 (THREE HUNDRED SIXTY) days and multiplying the result by the number of days elapsed during the period. The CLIENT shall pay ordinary interest on the unpaid balance of the capital corresponding to the CREDIT no later than the date set forth in paragraph 3(v) of the IC. In the event that any payment date is a day other than a BUSINESS DAY (as defined below), payment shall be made on the next immediate BUSINESS DAY.

LATE INTEREST in case the CLIENT does not pay punctually to ALIVIO CAPITAL any of the payments under this AGREEMENT, calculated from the date of its due date until the date in which it is fully paid, which will be accrued daily and payable at sight according to the annual interest rate provided in paragraph 4(ii) of the IC. The late interest will be calculated by multiplying the unpaid due capital at the date the non-payment is generated by the CLIENT by the annual interest rate of the referred numeral 4(ii) of the IC, dividing the result by 360 (THREE HUNDRED SIXTY) and multiplying it by the number of days elapsed due.

For the purposes of calculating interest, the cut-off date of the operation indicated in paragraph 3(vi) of the IC shall be taken into account. For the purposes of this Agreement:

"BUSINESS DAY" means, except Sundays, any day on which the branches of the main credit institutions in the country are open to the public for the performance of banking operations. Any interest payments generated by virtue of this Agreement shall only be due for periods of time that have expired and in no case may be collected in advance.

III. **DUE FEE** to be generated in case the CLIENT fails to pay any of the payments under this AGREEMENT on its due date, in the amount established in paragraph 4(iv) of the IC, per event.

IV. **COLLECTION COSTS** arising from the failure of the CLIENT to timely pay the obligations agreed to in this AGREEMENT, up to the amount of \$300.00 (three hundred pesos 00/100 M.N.) per month. The collection expense will be generated after 60 (sixty) calendar days and the CLIENT continues to default on any of the payments to which he is obliged in this AGREEMENT. Any payments to be made by the CLIENT or the JOINT OBLIGOR will be free and without any withholding.

FIFTH. PAYMENT OF THE CREDIT. The CLIENT shall pay to ALIVIO CAPITAL the amounts it has disposed of for the CREDIT, through the number of payments indicated in section 3(iv) of the IC. If the payment date is a day other than a BUSINESS DAY, the payment will be made on the next BUSINESS DAY.

SIXTH. TERMINATION. THIS AGREEMENT IS NOT EXTENDABLE. This AGREEMENT will be effective from the date of its signature, and will be terminated until the date on which the CLIENT has settled all the amounts payable by him. Except with the

IC: MARCELO ALEJANDRO ESTRADA NAVARRO
FISCAL INGLÉS-ESPAÑOL,
ESPAÑOL-INGLÉS DEL TRIBUNAL SUPERIOR DE JUSTICIA
DEL ESTADO DE N.L. AUTORIZADO MEDIANTE OFICIO
NO. 649/2019 DE FECHA 31 DE ENERO DE 2019
MATRICULA 0103

TEL: (81) 83713981, 83117432, 0448110684105

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express written consent of ALIVIO CAPITAL, this Agreement is not extendable.

SEVENTH. PLACE AND FORM OF PAYMENT; DATES OF ACCREDITATION. All amounts to be paid by the CLIENT to ALIVIO CAPITAL shall be paid no later than the date set forth in paragraph 3(v) of the IC, without the need for a prior judicial or extrajudicial requirement, to the satisfaction of ALIVIO CAPITAL, in pesos of the United Mexican States, and such payments shall be made within one BUSINESS DAY. Payments will be made by the CLIENT (i) at any branch of the establishments called "Imagen Dental", or (ii) in any of the Bank Accounts in the name of: **BANCA AFIRME, S.A., FID65703** as specified below:

a) Name of the Bank: **BANCA AFIRME**, account number: **159-103-757** CLABE: **062 580 00159103757 3**,

b) Bank name: **BANCO FAMSA**, account number: **2949-394** CLABE: **131 580 00002949394 8**,

c) Name of the Bank: **BANORTE**, account number: **414-862-322** CLABE: **072 580 00414862322 0** Company No. Agreement: **002915**,

or (iii) through the direct debit procedure, which for such purpose the CLIENT shall sign and deliver the corresponding form to ALIVIO CAPITAL, so that ALIVIO CAPITAL may debit the bank account of the CLIENT, without the need to issue credit notes, for the amount corresponding to this Agreement. The CLIENT has the right to request, without any additional requirement and at any time, the cancellation of the direct debit service for the payment of the credit. In the event that there is not enough balance to make the payment by direct debit, the CLIENT decides not to use this procedure, or has cancelled it, the CLIENT undertakes to make the payments in the bank accounts indicated above. When the CLIENT makes payments at the bank branches, the payment will be credited on the date when ALIVIO CAPITAL can dispose of the payment.

The amount of the payments made by the CLIENT as agreed in this AGREEMENT will be applied in the following order: (i) expenses and fees from third parties generated for the collection of the CREDIT, (ii) collection expenses (iii) moratorium interest, (iv) ordinary interest, if applicable, and (v) capital of the CREDIT.

EIGHTH. ADVANCED PAYMENTS. The CLIENT may pay the entire unpaid balance of the CREDIT, before the end of the credit period.

NINTH. ASSIGNMENT OF THE CLAIM. The CLIENT and the JOINT OBLIGOR and GUARANTOR expressly authorize ALIVIO CAPITAL, as from the signing of this Agreement and under the terms of Article 299 of the General Law of Credit Instruments and Operations, to assign, transfer, encumber or in any way dispose of the rights and/or obligations derived from this Agreement, as well as to transfer any credit instrument signed under this Agreement without the need to notify the CLIENT or JOINT OBLIGOR and GUARANTOR. For their part, the CLIENT and the JOINT OBLIGOR and GUARANTOR may not by any means, assign all or part of the rights and obligations arising from this Agreement without the prior written consent of ALIVIO CAPITAL.

TENTH. EARLY TERMINATION. This Agreement may be terminated in advance in any of the following cases:

1. If the CLIENT does not pay in full any of the repayments of the CREDIT, ordinary interest or, if applicable, the default interest that has accrued, on the understanding that each of these events will constitute a cause for early termination.
 2. If CLIENT fails to comply with any of its obligations under this Agreement, including submitting false information to ALIVIO CAPITAL in order to apply for and obtain the CREDIT.
 3. If the CLIENT incurs in any other event or cause of anticipated expiration foreseen in the present AGREEMENT.
- In the event of any of the events provided for herein, ALIVIO

CAPITAL may give up the CREDIT in advance. Consequently, the CLIENT shall pay to ALIVIO CAPITAL immediately the total amount of the unpaid balance of the CREDIT as of the date in which the cause for the early expiration of this AGREEMENT occurred and the other amounts owed derived from the same, in which case the promissory note signed by the CLIENT shall become due and payable immediately.

For its part, the CLIENT may terminate this Agreement in advance within ten working days from the date of signature, subject to the CLIENT meeting the following conditions: (i) that the CLIENT has not disposed of the CREDIT, and (ii) that the CLIENT notifies ALIVIO CAPITAL in writing at the address indicated in paragraph 6(i) of the IC and the same is received before the ten working days indicated in this paragraph. In case the CLIENT should terminate this Agreement and the conditions herein provided for have been fulfilled to the satisfaction of the FINANCIAL, the FINANCIAL will not collect the commissions provided for in this Agreement and the Agreement will be terminated without liability for the Parties.

ELEVENTH: PASSIVE CLIENT SOLIDARITY. In the event that two or more persons sign this Agreement as accredited persons, by their signature they express their will to be governed by and subject to the provisions of this Agreement. Therefore, they are jointly and severally liable for the compliance of the payment obligations assumed by them in favor of ALIVIO CAPITAL in accordance with this Agreement, in the terms of articles 1987 and 1988 of the Federal Civil Code in common matters and the correlative provisions of the Civil Codes of the Distrito Federal and the States of the Mexican Republic.

TWELFTH: THE OBLIGOR IN SOLIDARITY. The person indicated in numeral 2(iii) of the IC is jointly and severally liable for the fulfillment of the payment obligations incurred by the CLIENT in favor of ALIVIO CAPITAL in accordance with this Agreement, in the terms of articles 1987 and 1988 of the Federal Civil Code in common matters and the correlative provisions of the Civil Codes of the Distrito Federal and the States of the Mexican Republic.

THIRTEENTH. STATEMENTS. ALIVIO CAPITAL will issue a monthly statement of account which will be available to the CLIENT: (i) at the address of ALIVIO CAPITAL set forth in section 6(i), (ii) at any branch of the establishments called "Imagen Dental". If so determined by ALIVIO CAPITAL, it may send the account statements to the email address indicated in section 6(ii) of the IC.

FOURTEENTH. EXECUTIVE TITLE. This Agreement together with the statement of account certified by ALIVIO CAPITAL's accountant shall be enforceable in accordance with the provisions of Articles 87-E and 87-F of the General Law of Credit Organizations and Auxiliary Activities.

FIFTEENTH. APPLICATION AND CONSULTATION PROCEDURES. The CLIENT and the JOINT OBLIGOR may present to the Specialized Unit for Attention to Users specified in numeral 8 of the IC any request, consultation, clarification, disagreement or complaint in relation to this AGREEMENT or its attachments, by means of a written document that must contain the AGREEMENT number, the name of the CLIENT and/or JOINT OBLIGOR, as well as the facts or omissions that the CLIENT intends to consult, clarify or disagree with. ALIVIO CAPITAL will have a period of 15 working days to give a written reply to the same, which once resolved will be available to THE CLIENT at the address of the Specialized User Service Unit.

SIXTEENTH AMENDMENT. ALIVIO CAPITAL reserves the right to make modifications and amendments to this Agreement. Any modification will be notified to the CLIENT at least 30 days

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NO. 640/2019 DE FECHA 31 DE ENERO DE 2019
MATRICULA 0103

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before such modifications come into effect. The payment of any of the obligations Contracted by the CLIENT in this AGREEMENT will be the express manifestation of the consent with such modifications. In the event that the CLIENT does not accept the modifications, he/she may terminate this Agreement, up to 30 calendar days from the date on which he/she was notified of the modification(s), by means of written notice to ALIVIO CAPITAL, consequently, the CLIENT shall immediately pay ALIVIO CAPITAL the total amount of the unpaid balance of the CREDIT as of the date of such notice.

SEVENTEENTH. NOTIFICATIONS. For the purposes of the present AGREEMENT, the Parties indicate as their domiciles the following: ALIVIO CAPITAL: that indicated in numeral 6(i) of the IC. The CLIENT: The one indicated in numeral 6(ii) of the IC. The JOINT OBLIGOR: the one indicated in numeral 6(iii) of the IC. Any notice to be given by the Parties under this Agreement shall be in writing and in an irrevocable form and shall be delivered to the address agreed upon by each party in this Clause. All notices and notifications delivered to the address of the relevant party shall take effect on the date of delivery thereof. Until such time as the Parties have given each other written notice of a change of address, all notices, notifications and other judicial and/or extrajudicial measures taken at the addresses indicated shall have full effect.

EIGHTEENTH. AUTHORIZATION. The CLIENT and the JOINT OBLIGOR ratify the authorization that they previously, expressly and irrevocably granted to ALIVIO CAPITAL at the time of applying for the CREDIT to request from the National or Foreign Credit Information Societies that it considers necessary, all the information related to the credit history of the CLIENT and the JOINT OBLIGOR. Similarly, ALIVIO CAPITAL was authorized to carry out periodic reviews and provide information on the credit history of such companies, in terms of the Law to Regulate Credit Information Companies. Such authorization shall be effective for the duration of this Agreement. The CLIENT and the JOINT OBLIGOR recognize with their signature in this AGREEMENT, that they are fully aware of the nature, scope and consequences of the information that will be requested periodically for their financial and credit analysis. By signing this Agreement, the CLIENT and the JOINT OBLIGOR expressly authorize ALIVIO CAPITAL to provide its information and data contained in this Agreement to third parties, including, but not limited to, credit institutions with whom ALIVIO CAPITAL has agreements for the reception of credit payments, to the entities that in the future will be assignees of the rights and/or obligations derived from this Agreement and from the credit titles subscribed under it, to entities that provide systems information services for the best performance of ALIVIO CAPITAL of this Agreement and to government authorities. The CLIENT and the JOINT OBLIGOR are obliged to update and send any change in the information provided by them on the occasion of the conclusion of this Agreement without the need for a request for ALIVIO CAPITAL. Likewise, the CLIENT and the JOINT OBLIGOR expressly authorize ALIVIO CAPITAL to use the information provided by them in the Credit Application in order to carry out all kinds of promotional and marketing activities.


NINETEENTH REPORT. In terms of Article 294 of the General Law of Securities and Credit Transactions, the Parties agree that ALIVIO CAPITAL reserves the right to terminate this Agreement at any time, and by means of written notice delivered to the CLIENT.

TWENTY. TAXES. The CLIENT is obliged to pay the value added tax and any other tax generated by the conclusion of this AGREEMENT in accordance with the tax laws.

TWENTY FIRST. JURISDICTION. For everything related to the interpretation and compliance of this Agreement, the Parties submit to the applicable laws and to the jurisdiction and competence of the courts of the common jurisdiction of Monterrey, Nuevo León, expressly waiving any other jurisdiction that may correspond to them by reason of their domicile or any other circumstance.

The present agreement is signed in the place and on the date indicated in numeral 10 of the IC of this instrument, of which the CLIENT is deemed to have received a copy.

ALIVIO CAPITAL, VARIABLE CAPITAL INVESTMENT PROMOTION COMPANY, MULTIPLE PURPOSE FINANCIAL COMPANY, UNREGULATED ENTITY

	LEGAL REPRESENTATIVE
THE "CLIENT"	
THE "JOINT OBLIGOR"	
THE "JOINT OBLIGOR"	
THE "JOINT OBLIGOR"	

LIC. MARCELO ALEJANDRO ESTRADA NAVARRO
 PERITO TRADUCTOR OFICIAL INGLÉS-ESPAÑOL,
 ESPAÑOL-INGLÉS DEL TRIBUNAL SUPERIOR DE JUSTICIA
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 NO. 640/2019 DE FECHA 31 DE ENERO DE 2019
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Authorization format defined for SOFOM E. N. R.
Authorization to requesting Credit Reports
Individuals / Companies

I hereby expressly authorize **Alivio Capital S.A.P.I. de C.V., SOFOM E.N.R. ("ALIVIO CAPITAL")**, through its authorized officers, to carry out investigations on my credit behavior or that of the Company I represent at Trans Union de México, S. A. SIC and/or Dun & Bradstreet, S.A. SIC

Likewise, I declare that I am aware of the nature and scope of the credit information companies and the information contained in the credit reports and special credit reports, I declare that I am aware of the nature and scope of the information that will be requested, of the use that **Alivio Capital S.A.P.I. de C.V. will make of it, SOFOM E.N.R. ("ALIVIO CAPITAL")** will make use of such information and that it may periodically consult me or the company that I represent about its history, consenting that this authorization be in force for a period of 3 years from its issuance and in any case during the time that the legal relationship is maintained.

In case the applicant is a Corporation, I declare under oath to be the Legal Representative of the company mentioned in this authorization; stating that as of the date of signature of this authorization the powers of attorney have not been revoked, limited, or modified in any way.

Authorization for:

Individual (FP _____) Individual with Business Activity (PFAE) _____ Corporation (PM) _____

Name of the applicant (Natural Person or Corporation):

In the case of a corporation, the name of the legal representative:

RFC or CURP: _____

Address: _____ District: _____

Municipality: _____ State: _____ Zip code: _____

Telephone(s): _____

Place and date when the authorization is signed: _____

Name of the official seeking authorization: _____

I am aware and accept that this document will remain in the custody of **Alivio Capital S.A.P.I. de C.V., SOFOM E.N.R. ("ALIVIO CAPITAL")** and/or the Credit Information Society consulted for the purposes of control and compliance with Article 28 of the Law to Regulate Credit Information Companies; which states that the Companies may only provide information to a User when the User has the express authorization of the Client by means of his or her signature.



Name and Signature of PF, PFAE or Legal Representative of the company

For the exclusive use of the Company making the enquiry **Alivio Capital S.A.P.I. de C.V., SOFOM E.N.R. ("ALIVIO CAPITAL")**,

Date of Consultation BC : _____

Consultation Sheet BC : _____

IMPORTANT: This form must be filled out individually, for one person or for one company. If you require the legal representative's history, please fill out an additional form.

U. G. MARCELO GARCÍA VILLALBA
PERITO TRADUCTOR OFICIAL INGLÉS-ESPAÑOL,
ESPAÑOL-INGLÉS DEL TRIBUNAL SUPERIOR DE JUSTICIA
DEL ESTADO DE N.L. AUTORIZADO MEDIANTE OFICIO
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CHARTER

Commercial Name of the Product:		Simple Opening Credit Contract with Interest.	
Type of Credit:		Simple Credit.	
CAT (Total Annual Cost)	Annual Interest Rate	Amount or Line of Credit	Total Amount Due or Minimum Due
_____ %			
Credit term:		Payment Deadline: Cut-off date:	
RELEVANT COMMITTEES			
Opening:	_____ % on the Amount of the Credit	Information Table 3(ii)	
Late payment (Late):	_____ For late payment	Clause Four, paragraph III	
Collection:	_____ % on the unpaid balance	Clause Four Clause IV	
Annuity:	N/A	N/A	
Prepayment:	N/A	N/A	
WARNINGS			
<ul style="list-style-type: none"> Failing to meet your obligations may result in late interest and affect your credit history. Taking out credit beyond your ability to pay can affect your credit history. The guarantor, joint and several or co-accredited liable party will be the main liable party before the Financial Institution. 			
INSURANCE			
Type of Insurance:	Insurance company:	Clause:	
STATEMENT OF ACCOUNT			
Home delivery: _____.	Consultation: via internet.	E-mailing: _____.	
CLARIFICATIONS AND COMPLAINTS			
Specialized Unit of Attention to Users Address: Avenida Gonzalitos, 3036 Norte, 2nd Floor, Col., Mitras Norte, C.P. 64320 Monterrey, Nuevo Leon. Telephone: _____. E-mail: unidad.especializada@aliviocapital.com Website: www.aliviocapital.com			
Register of Accession Contracts (RECA) Number: _____.			
National Commission for the Protection and Defense of Financial Service Users (CONDUSEF): Telephone: 01 800 999 8080 and 53400999. Website: www.condusef.gob.mx , Email. opinion@condusef.gob.mx			



LIC. MARCELO ALEJANDRO ESTRADA NAVARRO
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TEL: (81) 83713981, 83117432, 0448110684105
www.estradanavarro.com contact@estradanavarro.com

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PROMISSORY NOTE



referred to in clause two of the simple credit agreement executed between ALIVIO CAPITAL and the CLIENT

Good For: \$ _____ Pesos

Date of subscription: _____ from _____ 20_____

Place of subscription: _____ Mexico

For this promissory note, we acknowledge our duty and promise to pay unconditionally to the order of ALIVIO CAPITAL, S.A.P.I DE C.V., SOFOM, E.N.R., at its domicile located at Avenida Gonzalitos number 3036 Norte, Colonia Mitras Norte in Monterrey, Nuevo León, or at any other domicile that requires payment, the amount of

\$ _____ Pesos

(_____ pesos _____ / 100 M.N.), plus ordinary interest that will be caused as from the date of subscription of this note, which will be calculated and accrued on a monthly basis and will be the result of multiplying the unpaid balance by the fixed annual interest rate of _____ %, dividing the result obtained by 360 (Three hundred and sixty) days and multiplying the result by the number of days elapsed from the date of subscription to the effective date of payment. Principal and ordinary interest shall be paid in _____ (_____) successive payments in the amounts and on the dates specified below:

\$ _____ the day _____ of each month

Failure to make timely payment of any of the payments contemplated in this note shall give rise to default interest on unpaid balances calculated from the date of maturity until the date on which it is paid in full, which shall accrue daily and shall be payable on demand at the default rate of 120% per annum. Late interest will be calculated by multiplying the unpaid principal due from the principal payments indicated in this Note by the referred interest rate, dividing the result by 360 (three hundred and sixty) and multiplying it by the number of elapsed due days.

The undersigned and guarantors acknowledge that the failure to pay any of the payments contemplated in this Note will entitle the beneficiary or title holder to demand the early termination of the total unpaid balance of this Note as of the date of default and, accordingly, the full amount thereof, including principal and interest, will be collected.

Pursuant to Articles 79, 128 and 174 of the General Law of Negotiable Instruments and Credit Transactions, the subscriber(s), guarantor and beneficiary expressly extend the term of presentation of this promissory note for 1 year after the date of the last payment provided for in this Note, without this being an impediment to presenting it for collection prior to said date in the event of default.

For all matters relating to the interpretation, performance and execution of this note, the subscriber(s), the guarantor, and the beneficiary, as well as any holder of this note, expressly submit to the competent courts of the city of Monterrey, Nuevo León, waiving any other jurisdiction that may correspond to them by reason of their present or future domiciles.

THE SUBSCRIBER	THE GUARANTOR
THE GUARANTOR	THE GUARANTOR

Por este medio el C. LIC. MARCELO A. ESTRADA NAVARRO, en su carácter de PERITO TRADUCTOR OFICIAL, certifica que el presente documento es una traducción fiel y correcta del Español al Inglés contenida en 09 fojas Monterrey, N.L. a 16 de Enero de 2020

LIC. MARCELO ALEJANDRO ESTRADA NAVARRO
PERITO TRADUCTOR OFICIAL INGLÉS-ESPAÑOL,
ESPAÑOL-INGLÉS DEL TRIBUNAL SUPERIOR DE JUSTICIA
DEL ESTADO DE N.L. AUTORIZADO MEDIANTE OFICIO
NO. 640/2019 DE FECHA 31 DE ENERO DE 2019
MATRICULA 0103

TEL: (81) 83713981, 83117432, 0448110684105
www.estradanavarro.com contact@estradanavarro.com

SIN TEXTO

ADDENDUM ATTACHED TO THE SIMPLE LOAN CONTRACT WITH INTERESTS signed by ALIVIO CAPITAL SAPI DE CV SOFOM ENR ("ALIVIO CAPITAL") represented by Lic. Patricio Gabriel Villarreal Zambrano and on the other side by _____, as "CUSTOMER" and/or ("BORROWER") and _____ as "CO-SIGNERS), whom when together referred in this contract will be "THE PARTIES"; abiding to the following forefacts and clauses:

FOREFACTS

- I. On the date _____ THE PARTIES celebrated a SIMPLE LOAN CONTRACT WITH INTERESTS whose object is established on the first clause of the contract.
- II. The amount, term and rest of the clauses stated in the SIMPLE LOAN CONTRACT WITH INTERESTS are accepted by all THE PARTIES
- III. THE PARTIES agree on modifying the fourth clause on the SIMPLE LOAN CONTRACT WITH INTERESTS as follows:

CLAUSES

FIRST.- COLLATERAL - THE PARTIES agree that in case it is required by ALIVIO CAPITAL, the CUSTOMER and the CO-SIGNERS must present and give as Collateral any assets that ALIVIO CAPITAL accepts. ALIVIO CAPITAL has the right to physically inspect and run a legal background check on the assets presented by the CUSTOMER and/or the CO-SIGNERS. ALIVIO CAPITAL does accept the assets presented by the CUSTOMER and/or the CO-SIGNERS and is not responsible for any legal situation that may arise with third parties.

The physical collateral may be kept on ALIVIO CAPITAL's premises or ALIVO CAPITAL has the right to ask for only the Ownership Title of the asset requested to be held at ALIVIO CAPITAL offices; once the Loan is fully paid with the correspondent interests, the asset or ownership tittle must be returned to the CUSTOMER and/or the CO-SIGNERS.

This Addendum does not require any notice since it is an integral part of the SIMPLE LOAN CONTRACT WITH INTERESTS signed by all THE PARTIES.

ONCE READ AND UNDERSTOOD BY THE PARTIES, IT IS SIGNED IN TWO ORIGINALS (ONE FOR EACH PARTY) IN MONTERREY, N.L. _____ 2020

ALIVIO CAPITAL, S.A.P.I. DE C.V. SOFOM ENR
2(i)

Patricio Gabriel Villarreal Zambrano
Legal Representative

2(ii)

2(iii)

Customer	CO-Signers