

LOAN AGREEMENT No. [●]

[●],[●]

Kredito garantas, UAB, company code 302667426, address Naujojo sodo St 1A/18th Floor, Klaipėda (hereinafter – the Lender), represented by the [●],

and

[●], personal ID number [●], res. at the address [●] (hereinafter – the Borrower),

hereinafter the Lender and the Borrower shall be referred to as the Parties, and each separately – as the Party, have concluded the following loan agreement (hereinafter – the Agreement):

1. Loan Amount (Net Loan Amount) and Gross Loan Amount

1.1. The Lender shall lend to the Borrower the amount of **EUR [●] ([●] euros)**, hereinafter – the Loan Amount or the Loan. **The stated amount of money shall also be deemed to be the Net Loan Amount.**

1.2. By agreement of the Parties, the Loan shall be paid as follows:

1.2.1. The Lender shall pay EUR [●] ([●] euros) into the notary's deposit account No. [●], opened with [●], on the date of signing of the Agreement.

1.2.2. After the registration of the mortgage, the notary shall transfer the following amounts from his/her deposit account under the Agreement:

1.2.2.1. EUR [●] ([●] euros) shall be transferred into the Lender's bank account No. [●], with [●], and the details of the payment shall state: **“Loan Agreement No. [●]: a charge for the conclusion of the agreement”**, as the charge for the conclusion of the Agreement indicated in Clause 4.1;

1.2.2.2. EUR [●] ([●] euros) shall be transferred into the Borrower's bank account No. [●] with [●].

1.3. The Borrower hereby represents and warrants that he is able and undertakes to perform all Borrower's obligations arising under the Agreement in a due manner.

1.4. The Loan shall be used for the following purpose: the Borrower shall use the Loan for repairs of a flat, and shall present the data of the use of the Loan for the intended purpose accompanied by the documents evidencing the method of use of the funds within 5 (five) days after the receipt of the Lender's request. The Borrower shall allow the Lender to check whether the Loan is used for the intended purpose indicated in the Agreement.

1.5. If the Lender has presented materially false data or the material circumstances under which the Loan has been granted have changed, the Lender on the basis of this Agreement has the right to refuse paying the amount of the Loan or a part thereof.

1.6. The Gross Amount of the Loan shall consist of the total amount of the Loan Amount, the interest due by the date of the final repayment, and the charge for the conclusion of the Agreement. For the purposes of this Agreement, the Gross Loan Amount shall be EUR [●] ([●] euros). In the event that the Agreement is amended, the calculation of the Gross Loan Amount shall be based on the conditions applicable at the moment of conclusion of the Agreement.

1.7. The amount of the maximum mortgage which secures the payment of the forfeit and the Lender's losses incurred in result of a failure to perform the secured obligation and/or undue fulfilment to the Lender shall be EUR [●] ([●] euros).

2. Interest, Annual Interest Rate

- 2.1. The Borrower shall pay interest to the Lender for the Loan (hereinafter – interest) at the rate of [●] percent **per year (the annual interest rate)**.
- 2.2. The interest is a fee expressed in a percentage paid by the Borrower to the Lender for using the Loan. The calculation of the interest shall commence on the date of the first disbursement of the Loan, and shall continue by the date of full repayment of the whole Loan Amount according to the rate set in Clause 2.1 above from the Net Amount of the Loan. The interest due shall not depend on the balance of the Loan, which means that interest shall at all times be calculated for the whole Net Amount of the Loan, and not for the outstanding part of the Loan. For the purposes of calculation of interest, the Lender shall deem that a month has 30 calendar days, and a year – 360 days. If in an extraordinary case the Lender renounces the Agreement, the Borrower shall not be obliged to pay interest for the subsequent period.
- 2.3. Interest shall be paid on a monthly basis in accordance with the schedule for repayment of the Loan Amount and payment of interest annexed to the Agreement (hereinafter – the schedule of payments). The schedule of payments shall indicate the amounts of the instalments and the time-limits for their payment.
- 2.4. The total amount of interest to be paid by the Borrower (expecting that the schedule of payments and/or the terms and conditions of the Agreement will not and/or do not change) is EUR [●] ([●] euros).

3. Loan Repayment Instalments and Interest Payment Conditions

- 3.1. The Borrower shall repay the Loan and shall pay the interest in partial instalments payable in accordance with the attached schedule of payments, **on a monthly basis by the [●]th of each month** (the partial repayment of the Loan Amount and interest payable by the Borrower to the Lender each shall be jointly referred to as the). The numbers and amounts are indicated in the schedule of payments. The amount, quantity and time-limits for payment of the partial instalments of the Loan Amount are presented in the schedule of payments. The first instalment to be repaid (the initial Instalment to be Repaid) shall be paid on [●], and the last instalment – on [●] (the deadline for the Instalments to be repaid). The Loan Amount repayment instalments and the interest shall be paid to the Lender's bank account No. [●] with [●], stating “**Loan Agreement No. [●]**”.

4. Charge for the Conclusion of the Agreement

- 4.1. The charge for the conclusion of the Agreement shall be EUR [●] ([●] euros).
- 4.2. The charge for the conclusion of the Agreement shall be the Borrower's payment to the Lender for the analysis, originating the funds and formalising the Agreement.
- 4.3. The Borrower shall pay the charge for the conclusion of the Agreement to the Lender into the latter's bank account indicated in Clause 3.1.

5. Loan to Cost Ratio

- 5.1. The loan to cost ratio shall be declared in a percentage and shall express the annual burden of costs (interest, contractual charges) related with the Loan Agreement, for using the Loan. The costs related with the Agreement (the Loan to cost ratio) for the Borrower amounts to [●] percent of the Net Loan Amount per year. The Loan to cost ratio indicated in this Clause shall be applicable subject to the validity of the Agreement for the agreed period of time under the conditions of its conclusion (which means that the repayment instalment and the Loan repayment time limit shall remain unchanged).

6. Insurance Obligation

- 6.1. The Borrower shall insure the Property in favour of the Lender at his own expense after pre-agreeing the insurance company and the conditions of insurance with the Lender, and shall maintain the validity of the insurance throughout the whole period of the Agreement; **the insurance policy/contract shall name the Lender as the beneficiary**. The Borrower shall present a supporting document of the insurance, i. e., the concluded insurance contract/policy and a copy of the document evidencing the payment of the insurance premium within **7 (seven) calendar days** after the conclusion of the notarial Mortgage agreement (or conclusion of the pledge agreement). The Borrower shall conclude the insurance contract on the following conditions: **the amount of insurance shall be the whole replacement cost of the building (-s), and the insured risks are fire, water, natural disaster and illegal activity of third parties**. The Borrower shall maintain the insurance in full force and effect under the above conditions (and shall make timely payments of the insurance premiums) throughout the validity of the Agreement. The Borrower may amend, terminate, or the insurer may terminate the insurance contract only subject to an advance written Lender's consent (except the increase of the insurance coverage and/or adding supplemental insured risks). If the pledge has been established before the conclusion of the Agreement, the supporting documents of the insurance shall be presented to the Lender within 7 (seven) calendar days after the date of the Agreement's entry into effect. If the real estate encumbered by the pledge is not built-up, or a house is being built on the real estate, the Borrower shall insure the above-mentioned object and present the supporting documents of the insurance within 7 (seven) calendar days after covering the box of the house being built. The Borrower shall present a common copy of the insurance policy to the Lender.
- 6.2. If the Borrower fails to present a copy of a valid insurance policy within 20 (twenty) days after the receipt of the Lender's notice, the Lender shall be entitled to conclude a new insurance contract on behalf of and at the expense of the Borrower in accordance with the conditions laid down in Clause 6.1 of the Agreement, in which case the insurance contract shall indicate the as the policyholder. The Lender shall send the original insurance contract it has concluded to the Borrower by mail. The Borrower shall reimburse all Lender's costs related with the conclusion of the insurance contract within 10 (ten) calendar days after the receipt of the respective Lender's request. All rights and authorisation required for the conclusion of the above-mentioned transactions (and for the conclusion of the insurance contract) have been granted by the Borrower to the Lender by signing the present Agreement.
- 6.3. The annual indicative costs related with insurance contract for the pledged/mortgaged property shall amount to 0.35 percent of the replacement cost of the pledged/mortgaged property.
- 6.4. If the Parties fail to agree to restore the damaged or destructed building (-s) for the insurance compensation, the Lender shall pay to the Borrower the amount that remains after the full coverage of all Lender's claims related with the Agreement.

7. Security for the Performance of the Agreement

- 7.1. To secure the performance of the Agreement and any agreements related therewith, the Parties agree to establish **the ordinary mortgage** (a collateral contract) in the amount of **EUR [●]** ([●] euros), **the total mortgage amount** (the amount of the ordinary and the maximum mortgage) being **EUR [●]** ([●] euros) in favour of the Lender **for the following real estate:**

Name – [●]

Address: [●]

Unique No.: [●]

(hereinafter – the Property).

- 7.2. The Lender shall have the right to demand the Borrower to establish additional pledges/mortgages in the event where the value of the security of the Agreement reduces in

more than one fifth (1/5) of the value that existed at the moment of the initial pledge/mortgage, or where the secured liabilities have increased in comparison to the amount that existed at the moment of the initial pledge/mortgage.

- 7.3. The Borrower undertakes to surrender himself to enforcement without delay to satisfy the Lender's claims related with the Agreement and the agreements under which the Agreement is performed. To secure its interests, the Lender has the right to start recovery proceedings in accordance with the laws of the Republic of Lithuania, and to claim the non-contentious enforcement in accordance with the procedure laid down in the laws of the Republic of Lithuania. All resulting expenses shall be covered by the Borrower.
- 7.4. If the pledge consists of the mortgage of the ideal part of the object, the owner of the mentioned ideal part of the object shall conclude an agreement establishing the procedure of use of the real estate object with the co-owners thereof under the conditions established by the Lender in favour of the Lender that acts in the capacity of the mortgage creditor.
- 7.5. If the Borrower fails to present the documents evidencing that the Borrower's collateral indicated in the present Agreement have been established and registered (i. e., the establishment and registration of the mortgage), to the Lender, the Agreement shall be deemed to have been terminated automatically without a separate written notice to the Borrower. However, the Lender shall be entitled to claim the charge for the conclusion of the Agreement, and if the charge has already been paid, the Lender shall not reimburse the charge paid to the Borrower.

8. The Borrower's Rights in Relation to the early Repayment of the Loan

- 8.1. The Borrower shall have the right to repay the Loan Amount or a part thereof before the time limit established in Clause 3.1 of the Agreement (**early repayment of the loan**). If the Loan Amount is repaid early, the Borrower must pay not only the Amount of the Loan and the interest for the period by the early repayment of the Loan, and interest or forfeit, if they are claimed, and must pay the fee for the early repayment of the Loan. The fee shall consist of **the sum of interest for 3 months** following the date of the early repayment. The Borrower shall pay the fee for the early repayment of the Loan together with the early repayment of the Loan Amount, payment of interest, default interest and forfeit (if applicable).
- 8.2. The Borrower shall give written notice to the Lender of the intention to repay the Loan Amount or a part thereof, and of the time on which he intends to perform this action at least fourteen (14) days in advance. The request must state the amount to be repaid prematurely and the date of the payment of the repayment of the instalment. Within five (5) banking days after the receipt of the respective Borrower's request the Lender shall notify the Borrower in writing stating the amounts payable to the Lender in relation to early repayment of the Loan Amount, the amounts of interest, the fee for the early repayment of the Loan, and the amounts of the default interest and forfeit (if applicable). Should the Borrower fail to pay the full amount to be repaid early in time (the Loan Amount or a part thereof, interest, the fee for the early repayment, and, if applicable, the default interest and forfeit), it shall be deemed that the Borrower does not intend to effect the early repayment. If the Borrower repays the full Loan Amount before the set time limit and pays all fees and/or charges related with early repayment (the interest, the fee for the early repayment, default interest, forfeit, etc.), and other fees and/or charges related with the Agreement, the Agreement shall be deemed to be expired.
- 8.3. If the Borrower intends to repay a part of the Loan before the time limit set, the schedule of payments shall be amended within seven (7) calendar days after the early payment of the part of the Loan Amount and before the early payment of the interest calculated by the respective moment on the basis of the balance of the Loan Amount and other conditions of the Agreement (the time limit, interest, etc.). The new schedule of payment of the instalments shall be drawn up by the Lender, and it shall enter into effect upon its signing. Should the Borrower fail to sign the new schedule of payment of the instalments within fourteen (14) days after its receipt by the Borrower, the previous payments of the Borrower shall be deemed to be advance payments of the amount to be repaid. If a part of the Loan Amount is repaid before the time

limit set, the early repayment shall be calculated in accordance with the principle presented in Clause 8.1 – pro rata to the amount of the Loan to be repaid.

9. Default Interest

- 9.1. The Borrower who has missed the deadlines set in the Agreement for the repayment of the Loan and payment of interest or other payments, shall be liable to pay default interest to the Lender. The Lender shall have the right to claim from the Borrower [default] [*originale - „palūkanos“*; *nors pagal kontekstą turėtų būti „delspinigiai“*] interest at the rate of **1 percent** of the outstanding amount **for each overdue day**. The calculation of the default interest shall start on the next day after the time limit for payment of the instalment provided for in the Agreement, and shall be completed upon the payment of all amounts to be repaid. The payment of default interest by the Borrower shall not release the Borrower from the liability to perform the obligation provided for in the Agreement. A refusal to perform the Agreement or termination of the Agreement on other grounds shall not release the Lender from the liability to pay the default interest. If the Borrower pays the default interest, this shall not release the Lender from the right to claim compensation of damage exceeding the default interest from the Borrower.
- 9.2. If the Borrower, in compliance with the present Agreement, makes a payment (payments) that are not sufficient to cover all liabilities being recovered, the payments shall be calculated as follows:
- 9.2.1. in the first place, the payments shall cover the costs related with the loan claimed to be repaid;
- 9.2.2. in the second place, the payments shall cover the principal amount (the Loan Amount) owed;
- 9.2.3. in the third place, the payments shall cover the interest;
- 9.2.4. in the fourth place, the payments shall cover other liabilities.

10. Forfeit

- 10.1. Should the Borrower violate one or several obligations assumed under the Agreement, except the obligation to pay the fees/charges under the Agreement, the Borrower, by the Lender's request must pay forfeit **in the amount of two (2) percent of the outstanding Loan**.
- 10.2. The termination of the Agreement under Clauses 12.1.1-12.1.9 shall not suspend the calculation of the fees/charged provided for in the Agreement, and shall not release the Borrower from the liability to repay the Loan, pay the interest, default interest and other amounts due hereunder. If in an extraordinary case the Parties withdraw the Agreement on the basis of the clauses referred to above, by the Lender's request, in addition to other outstanding amounts, the Borrower undertakes to pay to the Lender forfeit **up to ten (10) percent of the Net Amount of the Loan**.
- 10.3. The payment of default interest shall not affect the obligation to perform the violated obligation, and the Borrower shall not be released from the obligation to perform his contractual liabilities.
- 10.4. The Borrower shall be obliged to pay the forfeit within ten (10) calendar days after the receipt of the Lenders claim for the forfeit and to eliminate the respective violations in accordance with the terms and conditions laid down by the Lender.

11. Restrictions for Conclusion of Transactions

- 11.1. The Borrower shall not conclude any loan agreements or agreements affecting the rights in rem (lease, usufruct, etc.) in relation to the Property used as a collateral without an advance written Lender's consent.
- 11.2. The Borrower shall pre-agree the agreements of lease or gratuitous use of the pledged property, and the agreement (-s) under which other rights of third parties arise with the Lender

in writing. If the owner of the pledged object is a third party, the Borrower shall do everything in his powers in order to pre-agree the respective agreements with the Lender. The Lender undertakes to give its consent or to notify the Borrower of its refusal not later than within ten (10) days from the moment of receipt of all sample lease or gratuitous use or other intended agreements.

12. The Lender's Right to Withdraw in Extraordinary Cases

- 12.1. The Lender shall have the right to withdraw, and to demand the Borrower to repay the outstanding Loan Amount, interest, agreement charge, default interest, forfeit and to perform other contractual liabilities under the Agreement within fourteen (14) calendar days from the date of receipt of the corresponding Lender's notice in the case of one or several of the following circumstances:
- 12.1.1. If the Borrower fails to perform his obligations arising under the Agreement in a due and timely manner (i. e., the obligations to pay the loan repayment instalment, interest and/or default interest), and the Borrower, and the Borrower fully or partially withholds at least three (3) loan repayment instalments in succession, and the Borrower fails to cover the debt within the indicated time limit, although the Lender has granted an additional period of at least two (2) weeks for the payment of the outstanding amount and has indicated its intention to withdraw if the Borrower fails to pay the debt within the indicated time limit. Before granting the additional period indicated in the present Clause, the Lender must offer the Borrower the option to negotiate in order to reach an agreement. Under this Clause, the Lender shall be entitled to withdraw in the event of [the Borrower's] failure to pay default interest, if the amount of the outstanding default interest exceeds the amount of 3 instalments to be repaid;
 - 12.1.2. After the conclusion of the Agreement the Lender learns that the Borrower has become insolvent before the conclusion of the Agreement;
 - 12.1.3. While requesting to grant the Loan, the Borrower and/or publicizes materially false information or presents documents containing such information;
 - 12.1.4. The Borrower fails to perform the insurance obligation indicated in Clause 6 of the Agreement, and the Lender grants the Borrower an additional period of two (2) weeks for elimination of this defect by written notice stating its intention to withdraw if the insurance obligations are not fulfilled within the stated time limit, and demands to pay the debt in full, and the Borrower fails to perform this obligation within the time limit indicated in the Lender's notice;
 - 12.1.5. The Borrower fails to perform any or all obligations indicated in Clauses 1.4, 11, 14.1.2, 14.1.3, 14.1.4 and/or 14.2;
 - 12.1.6. The Borrower fails to duly perform the obligation to assume the liabilities in respect of the Lender provided for in the Agreement; the obligation to conclude the security contract in order to secure the performance of the Agreement, or any other statutory obligation, and the Lender grants the Borrower an additional period of two (2) weeks for elimination of this defect by written notice stating its intention to withdraw if the obligations are not fulfilled within the and demands to pay the debt in full, and the Borrower fails to perform this obligation within the time limit indicated by the Lender;
 - 12.1.7. The market value of the property contemplated in the security contract concluded to secure the performance of the Agreement reduces to the extent that the value of the collateral is not sufficient to satisfy the Lender's claims provided for in the Agreement, or the collateral is leased or rented without the Lender's advance consent, or in the event of an insured occurrence for which no insurance compensation is paid, or recovery is directed towards the collateral, or it is found out that the pledge is not valid, and the Lender and the Borrower are unable to fund an agreement concerning an additional and/or new collateral within twenty (20) days;
 - 12.1.8. Pre-trial investigation has been initiated in respect of the Borrower;
 - 12.1.9. In result of some events that have occurred, it becomes likely that the Borrower may fail to fulfil the Agreement in a due manner;

- 12.1.10. In any of the extraordinary cases, the Lender has the right to terminate the Agreement by giving notice to the Borrower no later than fifteen (15) calendar days in advance. Unless indicated otherwise in the written notice, the Agreement shall be deemed to be terminated on the tenth (10) calendar day after the date of receipt of the respective Lender's notice.

13. Agreement-Related Costs

- 13.1. The Borrower shall bear all costs related to the performance of the Loan agreement and related agreements, as well as the costs related to the establishment, management, realisation, repeated, coverage and/or transfer of the pledge/mortgage in favour of the Lender (e. g., shall pay for the services of a notary), shall pay for the bank's services and shall cover the insurance-related costs.
- 13.2. If the Borrower fails to perform the obligation to pay the costs indicated in Clause 13.1 of the Agreement, the Lender shall have the right to perform these obligations and to demand the Borrower to compensate such costs within 10 (ten) calendar days from the moment of receipt of the respective letter/claim, while the Borrower shall be obliged to perform these obligations in a due manner.

14. Other Obligations of the Borrower

- 14.1. The Borrower shall give notice to the Lender within five (5) calendar days in the event of:
- 14.1.1. a change of the Borrower's personal data, place of residence and/or other contact data;
 - 14.1.2. the occurrence of an insured event in relation to the collateral; In such a case, the concept of an insured occurrence and the sequence of actions is presented in the insurance contract;
 - 14.1.3. It is found out that third parties have rights to the pledged object, the pledged object has been seized or recovery is carried out from the pledged object;
 - 14.1.4. There occur some events because of which cause the risk that the Borrower may fail to fulfil the Agreement in a due manner.
- 14.2. The Borrower must pre-agree with the Lender if he intends to receive a credit from and/or to assume another property obligation to a third party, if the obligation assumed or the total amount of the obligations exceed ten (10) percent of the Net Loan Amount. The credit obligations shall include the obligations resulting from borrowing, in the case of leasing or a security transaction (as well as suretyship, except the state education credit).
- 14.3. If the Lender has information of the Borrower's potential failure to perform of his obligations related with the provision of data of his financial position, of a potential breach related with the use of the collateral and/or Loan Amount for the intended purpose, and this causes the risk that the Agreement of the annexes thereto will not be observed in a due manner, the Lender has the right to receive additional documents evidencing that the Borrower has performed its obligations in a due manner, and the Borrower must present the respective documents to the Lender within ten (10) calendar days after the date of receipt of the respective inquiry.

15. Notices

- 15.1. Notices related to performance of the obligations of the Parties must be submitted in writing and delivered to the Party by mail to the address indicated in the Agreement. A notice shall be deemed to have been received if it has been delivered upon the signed acknowledgement of receipt or sent by a registered letter, after five (5) calendar days have passed from the date of its sending.

16. Procedure for Amending the Agreement

- 16.1. The Agreement may be amended only by mutual agreement of the Parties;
- 16.2. The Party which has received a request to amend the Agreement, must consider the request within 10 (ten) calendar days from the moment of its receipt. If the respective Party fails to

respond within the above-indicated period of time, the proposal shall be deemed to be rejected.

17. Miscellaneous

- 17.1. The Parties shall seek to resolve any disagreements related with the performance of this Agreement by mutual agreement and negotiations. If the Parties are unable to find an agreement, their dispute shall be resolved in court according to the place of conclusion of the Agreement.
- 17.2. The Agreement shall be interpreted and performed in accordance with the legal norms of the Republic of Lithuania.
- 17.3. This Agreement has been signed in Lithuanian, in two copies of equal legal effect, one to each Party.
- 17.4. The Lender shall not be liable for any potential losses related with changes of the currency rate.
- 17.5. The Parties undertake to keep all information related with the Agreement confidential, and not to divulge it to third parties without written agreement of the other Party except for the cases provided for by the laws.
- 17.6. The Parties declare that the Agreement is an expression of their goodwill and expresses all terms and conditions of the Agreement. No agreements or expression of will before the conclusion of the Agreement shall be treated as a part of the Agreement.
- 17.7. By signing this Agreement, the Borrower confirms that he has discussed all conditions of the Agreement with the Lender, he has reviewed the Agreement and the annexes thereto, has read them and has been provided detailed information of the Agreement (as well as of the annex (-es) to the Agreement) and of his rights and obligations related therewith, including the obligation to pay the interest and forfeit, of the repayment of the Loan Amount and the procedure for the payment of the interest, the principles for the calculation of the interest, etc., and has fully understood that they comply with his will and that he fully agrees with such conditions.
- 17.8. The Agreement and/or the annexes and/or supplements/amendments thereof enter into effect at the moment of their signing by the Parties, unless the Parties have agreed otherwise, and shall be valid by the moment the Borrower fulfils all his obligations to the Lender, and by the moment the Borrower fulfils all his obligations assumed hereunder in a due manner. The Parties confirm that the bilateral signing is not required in the event where Clause 17.4 is applicable, on the basis of which a new schedule of payments is presented to the Borrower, and if it is necessary to amend the Agreement as required by in relation to this Clause. In such an event the Parties only need to sign a new schedule of payments, and the amendments proposed by the Lender, and to present them to the Borrower.
- 17.9. The Agreement terminated if the Borrower has fully covered his liabilities to the Lender, and has fulfilled all obligations provided for in the Agreement.
- 17.10. If, before the time limit laid down herein, the Borrower refuses to fulfil the Agreement, he shall not be released from the obligation to perform his monetary liabilities under the Agreement by the time of the refusal to perform the Agreement, or from the obligations that are binding to the Borrower under his commitments or agreements between the Parties although he has withdrawn (for example, to pay the outstanding Loan Amount, interest, default interest, forfeit, etc.).
- 17.11. The Parties have agreed to conclude the Agreement on the above terms, which is confirmed by signing the present Agreement. The schedule of payments annexed to the Agreement concluded is an integral part thereof.
- 17.12. **The Borrower hereby confirms that he has been provided detailed information of the Agreement and of the related Borrower's rights and obligations, and has fully understood the terms and conditions of the Agreement.**
- 17.13. The Borrower agrees that the Lender may disclose the terms and conditions of this Agreement, the Borrower's data and all other information related with the Agreement and

performance thereof, including the confidential information, to the Lender's shareholders, companies controlled by the shareholders, auditors, companies that provide debt recovery services, attorneys-at-law, and other persons who render the services required for the Lender's activity, as well as to the companies which deal in sales or administration of claims, including but not limited to Mintos Marketplace, AS, company code 40103903643, or other companies dealing in similar activities.

17.14. The Parties agree that the Lender is free to dispose of the claims arising under the present Agreement, i. e., to pledge, sell or otherwise assign them at its own discretion.

18. The registered offices and places of residence of the Parties, contact numbers, account numbers and signatures of the Parties.

The Lender:

The Borrower:

Kredito garantas, UAB
Naujojo sodo 1A/4th Floor,
Klaipėda
Tel.: +370 46 493964

[●]

Tel.: [●]

e-mail: info@kreditogarrantas.lt
Director
Jonas Butkus

e-mail: [●]

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(signature) L. S.

.....
(name, surname, signature)