

CONTRACT MULTIPLE, WHICH HELD, on the ONE HAND, UNDER THE CHARACTER OF ACREDITANTE, PUBLISEG, S. A. P. I. DE C. V., SOFOM, E. N. R., WHO HENCEFORTH WILL BE REFERRED to AS THE "ACREDITANTE", AND on THE OTHER hand, UNDER THE CHARACTER OF ACCREDITED, _____, WHO HENCEFORTH WILL BE REFERRED TO AS THE "ACCREDITED"; IN ACCORDANCE WITH THE BACKGROUND, DECLARATIONS, DEFINITIONS, AND FOLLOWING CLAUSES.

BACKGROUND

FIRST. The borrower, through the application made and signed (hereinafter, the "Application"), required to ACREDITANTE, the granting of a simple credit in domestic currency (hereinafter, the "Credit").

SECOND. The ACREDITANTE, upon review and analysis of the Application, as well as other information and documentation that was provided, and submitted by the borrower, authorized Application on behalf of the borrowers.

STATEMENTS

FIRST. Declares the ACREDITANTE, that:

- (a) Is a company which is a legally constituted under the applicable law rules in the united Mexican States, is obliged under the terms set forth in this Contract Multiple.
- (b) states as its address for the purposes related to Contract Multiple, of the immovable property located on Avenida Insurgentes Sur number 664, piso 3, Colonia del Valle, Alcaldía Benito Juárez Postal Code 03100, Mexico City.
- (c) Is a Financial corporation that Multiple purpose, an Entity is Not Regulated, which for its constitution and operation with such a character does not require authorization of the Secretariat of Finance and Public Credit, and only subject to the supervision of the National Banking Commission and Securities for purposes of the provisions of article 56 of the General Law of Organizations and Auxiliary Activities of Crédito, or.
- (d) Your Internet web site is located at the following address: www.credifiel.com.mx
- (e) The adhesion model of the Contract Multiple is registered with the National Commission for the Protection and Defense of Users of Financial Services, under the number indicated at the top margin, and that a copy of the same with all its annexes, including the table for you tomortización, will be provided to the ACCREDITED at the time of signature of the Contract Multiple.

SECOND. Declares the borrower, that:

- (a) Is a natural person who acts for his own right in the conclusion of the Contract , Multiple, and is obliged under the terms set out in the same.
- (b) states as its address for the purposes related to Contract Multiple, the immovable property specified in the Application form.
- (c) The ACREDITANTE, prior to the date of conclusion of the Contract , Multiple, we reported the characteristics applicable to the Credit and, consequently, the Contract of Credit (hereinafter, the "Credit Information").
- (d) The information and documentation that you provided and presented to the ACREDITANTE, as well as the information settled in the Application, is true and correct.
- (e) Holds economic resources for the enforcement of the obligations, in terms of the Contract Multiple, gets to his office, which come and will come from legitimate sources.

THIRD. Declare the ACREDITANTE and the borrower, that:

- (a) recognize the legal capacity which appear to conclude the Contract Multiple.
- (b) For the course to intervene jointly in diverse stipulation in a Contract Multiple, they are referred to as the "PARTIES".
- (c) The Contract Multiple celebrate: (i) by mutual agreement; (ii) without the existence of any defect of the will; and, (iii) under the umbrella of its provisions.
- (d) It is your intention to give and receive Credit in accordance with the terms agreed in the Credit Agreement.
- (e) It is your intention to enter into and be bound by the terms of the Contract by Electronic Means, in which the procedure was explained by the ACREDITANTE by ACCREDITED for future contracts in terms of the second section of this Contract Multiple.
- (f) The Application, the Cover art, as well as the information and documentation that the borrower has provided, and submitted to the ACREDITANTE, they are members, to the effects conducive, Contract Multiple.

In virtue of the BACKGROUND and previous STATEMENTS, the PARTIES grant and is subject to the following:

CLAUSES

I. COMMON CLAUSES.

FIRST. For the purposes of the Contract Multiple, the PARTS assigned to the terms set forth below, written with a capital letter initial, the meaning in each case is attributed to them, unless the context in which it is used, involving a different concept, and this is indicated, regardless of its use in the singular or in the plural.

"Cover". Means the document which is an integral part of the Contract Multiple, which provides the Credit Information that indicates the Contract of Credit and/or that relates to the Credit. The amounts that are recorded in the Insert are expressed in pesos, national currency.

"Consent by Electronic Means". It means the manifestation of the will of the PARTIES, where you can carry out by means of optical, electronic, or any other technology, including but not limited to the statement made by telephone stored in data messages and the celebración of the Contract by Electronic Means.

"Contract Multiple". It is this contract that the PARTIES held to establish the terms and conditions applicable to two types of operations: (i) the Credit that the ACREDITANTE grants to ACCREDITED (the "Credit Agreement"), and (ii) the operations of the credit PARTIES to take place in the future through the use of Electronic Media (the "Contract by Electronic Means").

"Collaboration agreement". Means the agreement of wills took place between the ACREDITANTE and the Pattern, or the written statement issued by the Employer to the ACREDITANTE, in which: (i) is set by the respective number of discount code; and, (ii) the Employer, in accordance with the Irrevocable Mandate, is obliged to perform the Discount and Delivery.

"Business Day". Means any day of the week, excluding Saturday and Sunday, as well as the days in which, under the applicable provisions, the credit institutions have to close their doors, to suspend operations and the provision of services to the public.

“Court date” or “Date for the Calculation of Interest”. Means the last day of the two weeks immediately subsequent to the date on which (i) the Employer to make the corresponding Discount; or, (ii) has operated the collection, as the case may be.

“Payment date”. It means the day specified in the Certificate and on which the borrower shall pay to the ACREDITANTE the respective bias, on the understanding that when the Deadline of Payment is on a non-working day, this will be the next Business Day, without appropriate the collection of fees or interest for late payment. The payment of the first bias should be performed on any day of the period of 90 (ninety) calendar days (the “Determination Date”), counting from the calendar day following the sixth Business Day after the day on which it held the Contract. Therefore, on and after the Date of Determination will be conducted on the Dates of Payment of the Installments and the payment of the Ordinary Interest.

“Amount of Credit”. Means the amount of the Credit that is indicated in the Certificate and in accordance with the Contract of Credit is given to the ACCREDITED by the ACREDITANTE.

“The Total amount of Credit”. Means the total amount to pay of the Credit that is indicated in the Certificate and that is the addition of the amount of the Interest Rate of Ordinary Credit, as well as the amount of the Value Added Tax (VAT) Rate of Interest in Ordinary of the Credit, the Amount of the Credit. The Total Amount of the Credit is the amount that the borrower must pay to the ACREDITANTE through the Bias.

“VAT Rate of Interest of the Ordinary Credit”. Means the percentage of the Impuesto the Valor Togregado (VAT) , pursuant to the applicable legal provisions, it is multiplied on the amount of the Interest Rate of the Ordinary Credit, which resulting amount is the amount of VAT Rate of Interest in Ordinary of the Credit and shall be paid by the borrower.

“Irrevocable Mandate”. Means the document that, to meet the payment obligation of the Credit, subscribe to the borrower, by which the Pattern will be, on its behalf: (a) the Discount, the wages that accrue to the BORROWER, on the Dates of Payment of the amounts corresponding to each of the Segments, for the payment of the Total Amount of Credit (hereinafter, the “Discount”); and, (b) the Delivery of the amount of the Discount by deposit or electronic transfer to the account number 0165411653, with clabe number 012180001654116532, in the name of Deutsche Bank Mexico, SA F1137 Publiseq, of the credit institution BBVA Bancomer, SA (hereinafter, the “Trust Account”). From the Date of Determination, the payment shall be made within a period that shall not exceed 30 (thirty) calendar days from the day on which the borrower receives their salary (hereinafter, the “Delivery”). Likewise, in the Irrevocable Mandate sets the amount of Bias.

“Electronic Means”. Mean computers, optical media, or any other technology, automated systems of data processing and telecommunication networks, whether public or private that the ACREDITANTE made available to the ACCREDITED, mentioning without limiting the use of: (i) Terminal Point of Sale, (ii) Network World Data, known as the Internet, (iii) Terminal of Cómputo, (iv) email address, (v) SMS, (vi) applications, and/or any other that the ACREDITANTE put at your disposal.

“Data message”. Means information generated, sent, received, stored or communicated by Electronic Means. The Data Messages are made by the borrower, constitute electronic instructions that rotates the ACREDITANTE to perform operations associated with the Credit. At all times, such information will be protected by mechanisms and cryptographic methods.

“Payment In Advance”. Means the payment of partial or total, which is not yet enforceable, applied to cover periodic payments of the Credit respective immediate following.

“Payment In Advance”. The partial or full payment of the outstanding balance of a loan before the date on which it becomes due.

“Biases”. Mean amounts of the payments that the borrower, in the execution of the Irrevocable Mandate, shall pay to the ACREDITANTE, which, along with the number, frequency and date of payments, are indicated in the Insert.

“Pattern”. Means the legal entity of public or private character, to whom the borrower pays a work subordinate staff against the payment of a salary, and whose name, corporate name or corporate name indicated on the Application.

“Interest rate Ordinary Credit”. Means the percentage set forth on the declarations page of the Contract, which is generated by the provision of the Amount of the Credit as of the Date of Determination.

SECOND. Executive Title. The Credit Agreement and the statement certifying the counter ACREDITANTE, will be enforceable commercial, without the need of signature or other requirement whatsoever.

THIRD. Specialized unit of Care to Users. For any request, query, clarification, complaint, claim or complaint relates to Credit, the borrower shall have a period of 90 (ninety) calendar days, counted from the Date of the Court, to make it, by signed writing, to the Owner of the Specialized Unit of Care to Users of the ACREDITANTE (hereinafter, the “Holder”), whose address is Insurgentes Sur number 664, piso 3, Colonia del Valle, Alcaldía Benito Juárez Postal Code 03100, Mexico City, or by phone call to the number 800-280-2733, in office hours from 09:30 to 15:30 hours, Monday to Friday, or via e-mail une@credifiel.com.mx, attaching a copy of your official identification and, in all cases, providing the credit number that matches.

Once the ACREDITANTE receive any clarifications to be made by the borrower pursuant to the provisions in the preceding paragraphs of this CLAUSE shall have a term of up to forty five (45) calendar days to deliver the ACCREDITED the opinion, together with the information and/or documentation considered for issuance, as well as a detailed report on the responses to the facts contained in the request for clarification. In the event that, pursuant to this opinion is from the collection of the amount in question, the borrower shall make payment of the amount to his charge, including the Ordinary Interest. Within a period of 45 (forty five) calendar days counted from the delivery of the opinion of reference, the ACREDITANTE will make available to the BORROWER, through its Specialized Unit of Care to Users, the file generated by the application, with the integration of the information and documentation that you need to act in his power, and that is directly related to the request. Until such time as the request for clarification is not settled, the ACREDITANTE may not be reported as past due amounts subject to such clarification to the Societies of other Credit Information.

For any consultation of balances, transactions and movements that relates to Credit, the borrower will be able to formulate it in writing at any time, to the Specialized Unit of Care to Users, attached, for the purpose of authentication and verification of the identity of the borrower, the identification officer, as well as the data of the Credit, such as the number identifier of the contract and/or customer number.

Similarly, it is the knowledge of the borrower, the phone number of care to users of the National Commission for the Protection and Defense of Users of Financial Services: 53-40-09-99 or 800-999-8080, Internet address: www.gob.mx/condusef, and e-mail: asesoria@condusef.gob.mx.

FOURTH. Modification to the Contract Multiple. For the modification of the Contract Multiple ACREDITANTE will give notice of the same to the tried and tested with 30 (thirty) calendar days in advance, through the State of Mind. In the event that the borrower does not agree with the amendments proposed by the ACREDITANTE, may terminate the Contract Multiple within 30 (thirty) days after the notice, without liability to its charge and under the conditions agreed upon originally, and shall cover, in your case, the bills that are generated until the end of the operation, without being charged any cancellation fee.

FIFTH. A Fortuitous event or Force Majeure. The borrower agrees to the ACREDITANTE to the due performance of the obligations of his office, are set out in the Contract Multiple, even in the presence of facts or events of a fortuitous event and/or force majeure.

SIXTH. Taxes. All taxes, contributions, and rights to be filled with the conclusion and execution of the Contract Multiple, will be covered by the PARTY who is obliged to do so, in accordance with the provisions applicable taxes.

SEVENTH. Transmission. The PARTIES may not transmit any right or obligation that, in terms of the Contract Multiple results in favor of, or in charge of any of them without the prior written approval of the other party, except as indicated in the paragraph immediately following; so that any transmission in different terms herein provided for shall be null and void and will not be recognized by the PARTY concerned.

The borrower: (i) expressly authorizes the ACREDITANTE, so that he may, without the consent of the borrower, to endorse, assign, transfer, discount, transfer, negotiate, affect and/or encumber, at any time and, respectively, any right that, in terms of the Contract Multiple, is in favor of the ACREDITANTE and/or the credit rights contained in the Contract Multiple and/or in the promissory Note, either in whole or in part. The provisions of this paragraph, shall apply, in the same way, with respect to any lender and/or successor in title subsequent.

EIGHTH. Applicable Laws. The Contract for a Multi-governed by the provisions of its terms, in their default, or in their absence, by the provisions of and applicable to the General Law of negotiable instruments and Credit Operations, of the General Law of Organizations and Activities Auxiliary to the Credit of the Law for Transparency and regulation of Financial Services, the Provisions of a general nature in matters of transparency applicable to the Multiple purpose Financial Corporations, Non-Regulated, of the Code of Commerce, as well as of the Federal Civil Code.

NINTH. Homes. The PARTIES indicate their homes for the purposes of notifications of character extrajudicial or judicial proceedings in connection with the Contract, Multiple, which refer, respectively, in the STATEMENTS of the Contract Multiple. However, the PARTIES may change or point in the future, any other address, by notice given to the other PARTY with at least 10 (ten) Business Days in advance, on the understanding that, not provided such notice of change, each and every one of the notifications that will be made to the PARTY concerned at the address now points out, are deemed to be legally performed to your detriment.

The extrajudicial notifications you have to make the PARTIES shall be in writing and addressed to the other party by personal delivery with acknowledgement of receipt at the respective address, and will be delivered on the date on which they are received by the PARTY to whom they have been directed.

Without prejudice to the provisions of paragraphs first and third of this CLAUSE, the extrajudicial notifications that are related to the requirement of the payment of the Credit to the BORROWER, may be made by the ACREDITANTE in any address of the authoritative knowledge of the ACREDITANTE, in writing and delivered in a personal way without acknowledgement of receipt.

TENTH. Subtitles. The subtitles in the CLAUSES of the Contract Multiple are solely for the convenience of the PARTIES, for a reference and reading more simple, so that you will not govern the interpretation of the Contract Multiple.

FIRST TENTH. Competent Courts. For the interpretation and enforcement of the Contract is Multiple, the PARTIES submit expressly to the jurisdiction of the competent Courts of the City of Mexico; therefore, you waive any other jurisdiction by reason of his domicile, or any other cause are appropriate or may be entitled, either in the present or future.

II. OPENING CONTRACT OF CREDIT SIMPLE.

FIRST. Credit information. The ACREDITANTE explained to the ACCREDITED Credit Information and, therefore, the content, scope, and effects of the Contract of Credit, which are of the understanding of the borrower.

SECOND. Total Annual Cost. The total annual cost of funding expressed in terms of the percentage per year that, for informational purposes and comparison, it incorporates the entirety of the costs and expenses inherent in the Credit (hereinafter, the "CAT"), is the percentage indicated on the Cover. The ACCREDITED exposes the ACREDITANTE, prior to the conclusion of the Contract of Credit, made of his knowledge the CAT.

THIRD. Granting of the Credit. As a result of the Contract of Credit, and, on the date of its conclusion, the ACREDITANTE gives the Credit to the tried and tested, the amount of which shall correspond to the Amount of the Credit being said grant, in consequence, the object of the Contract of Credit. Within the Amount of the Credit, is not including the Interest Rate of the Ordinary Credit, as well as the VAT Rate of Interest of the Ordinary Credit, whose amounts will be paid by the borrower to the ACREDITANTE as set out in the Contract of Credit.

FOURTH. Methodology of calculation of the Ordinary Interest. The amount to pay of Ordinary Interest Credit (hereinafter, the "Ordinary Interest"), on each payment date, is calculatedrán: (i) dividing the annual interest rate by 360 (three hundred sixty), the result of which will be the daily rate, this last will be multiplied by 7 (seven) for weekly payments, by 14 (fourteen) for payments catorcenales, for 15 (fifteen) for bi-weekly payments, or 30 (thirty) for monthly payments, and (ii) the result obtained is multiplied by the Amount of the Crevenue. The ACREDITANTE may not modify the Interest Rate of Ordinary, except that it is conducting a procedure of restructuring, prior consent of the BORROWER. The payment of the Ordinary Interest may not be required in advance, but only for periods expired.

FIFTH. Commissions. This Credit Agreement, does not establish commissions. In the case of restructuring the ACCREDITED may establish commissions applicable to the Credit Agreement, prior consent of the BORROWER.

SIXTH. Target Credit. The PARTIES stipulated that the Amount of the Credit will be stationed in and/or whatever is freely determined by the BORROWER. The ACCREDITED exposes that the fate of the Amount of the Credit is and shall be lawful, releasing any liability to the ACREDITANTE.

SEVENTH. Available to the Amount of the Credit. The borrower, through the Contract of Credit, directs, authorizes and empowers the ACREDITANTE, express and irrevocable, to the Amount of the Credit is handed over, on behalf of the borrowers, by using any of the following instruments available (hereinafter, the "Instrument of Provision"), which are used by the lending institution that the ACREDITANTE indicate the ACCREDITED (hereinafter, the "Bank"): (i) dispersion automated payment; (ii) electronic check; (iii) debit card; (iv) electronic transfer; and, (v) any other instrument that is used by the Bank; and, in any branch of the Bank. The ACREDITANTE provided in this act to the tried and tested, the number, folio, order or instruction of or relating

to the Instrument of Disposition (hereinafter, the "Reference") or the Instrument of Disposition, and who, through the Contract of Credit, accuses his reception, to your satisfaction. The borrower, within 5 (five) Business Days immediately following the date on which it is notified by the ACREDITANTE via telephone or, through short message service ("SMS" for its acronym in English) or, via email, to any of the numbers or addresses of the borrower, which, respectively, are indicated in the Request, must be submitted in any branch of the Bank with Reference to the payment of the Instrument Available, or with the Instrument Layout, for your provision.

Therefore, the PARTIES determine that: (i) the collection or provision of the Instrument of Disposition by the borrower, is debunking as the provision that the borrower makes on the Amount of the Credit and, consequently, of its receipt by the borrower; (ii) the provision debunking as delivery, in charge of the ACREDITANTE and on behalf of the borrowers, the Amount of the Credit. As a result, will be received, to the satisfaction of the borrower, the Amount of the Credit; and, (iii) the provision will be deemed as fulfillment of the ACREDITANTE, in relation to the obligations, at its expense and on behalf of the borrowers, are derived from the Contract of Credit.

As a result of the provision that, in respect of the Amount of the Credit, make the borrower, shall be required to pay the ACREDITANTE, through the Bias, the Total Amount of Credit.

The borrower, in this act, subscribe to your position and in favor of the ACREDITANTE, a promissory note, the amount of which amounted to the Total Amount of Credit and that, in turn, documented the provision that you make the CREDITED against the Amount of the Credit (hereinafter, the "promissory Note"). The ACREDITANTE, through the Contract of Credit, accuses the receipt of the promissory Note, to your satisfaction.

EIGHTH. Payments. The borrower is obliged to the payment of the Installments, which shall be paid to the ACREDITANTE by the borrower, under the terms established in the present Contract of Credit:

a) Mainly through the Pattern, by using the Discount and Delivery, derived from the Collaboration Agreement and the Irrevocable Mandate; in the event that the ACREDITANTE not receive the corresponding payment from any cause in a period of 30 (thirty) days natural:

(b) By the automatic charge of Bias due by direct debit from the account in the name of the ACCREDITED authorised in the Format "Direct", being an integral part of the present Contract of Credit. By the foregoing, the borrower hereby authorizes the ACREDITANTE to perform the automatic charge of balances and/or accessories to the designated account as of the next Partiality to be outstanding of the meet and until the total liquidation of the indebtedness, without the need for ratification of the Format "direct Debit". When the ACREDITANTE need to perform the above statement, you must inform the BORROWER, in the next statement of Account, the amounts and concepts loaded. For the purposes of complying with the payment obligations undertaken in the present Contract of Credit through the bank, the borrower is obliged to maintain the amount of the Installments corresponding monthly in your bank account which authorizes the direct debit. In the event that the borrower change of bank account where you are performing the domiciliation of the Bias, is obliged to promptly notify us of that fact to the ACREDITANTE and sign again the Format "direct Debit" to the effect that it can go with the charge of the payment of the Installments; and in the case that the direct debit is not applicable regardless of the cause:

(c) By deposit to the account of the ACREDITANTE on the date which has been the payment of the Installments in question; to which, the ACREDITANTE you must generate a reference number and shall be provided to the BORROWER.

The borrower: (i) shall be obliged to check the ACREDITANTE the Discount with their payroll receipts and/or payments made via direct deposit in case that is not in its accounting records; and, (ii) you must retain your receipts payroll register for the Discount.

The ACCREDITED manifested to be aware that at any time you may request the cancellation of the service charge to bank account without any liability, promising in that case to make the payment by deposit to the account of the ACREDITANTE without any requirement.

NINTH. Application and Accreditation of Payments. Any payment that, in terms of the Contract of Credit, to be made by the borrower, be applied by the ACREDITANTE to cover, as far as, the amount of the Bias in question, in the following order: tax on Ordinary Interest, Ordinary Interest, and unpaid balance.

The accreditation of the payments will be made by the ACREDITANTE the second Business Day following the date of Delivery.

TENTH. Effects of the Fulfillment of the Contract of Credit. In case of Credit to be paid under the terms of the Contract of Credit, will be terminated the same and, therefore, the ACREDITANTE proceed with the delivery in favor of the borrower, the Note or of a writing where it is validated that situation (hereinafter, the "Letter of Termination") and, where appropriate, of the amounts paid in excess by the borrower, at the address of the ACREDITANTE or where it is directed, within 30 (thirty) Business days following the Business Day on which the ACREDITANTE receive the borrower's application for the issuance of the Letter Settlement.

The acknowledgement of receipt, for your delivery, issued by the ACCREDITED, it refutes such as the reception, by the borrower and, to his satisfaction, of the Charter severance payments and the amounts paid in excess, in your case. Furthermore, according to what is established in the TENTH CLAUSE THIRD and, according to the term that is defined in the same, the ACREDITANTE will issue, within 30 (thirty) Business Days following the Business Day on which payment is verified Credit, a State of Mind that establish: (i) the termination of the contractual relationship; (ii) the termination of the rights and obligations arising from the Contract of Credit; and, (iii) the absence of debts between the PARTIES.

TENTH FIRST. Cancellation. The borrower may cancel this Contract by a Credit in a period of 10 (ten) Business Days after the signing of the same, without liability and without generating commission by such a concept, as long as the borrower: (i) notify in writing to the ACREDITANTE within that time, your desire to cancel this Contract Credit; and, (ii) has not provided the Amount of the Credit.

TENTH SECOND. Credit bureau. The borrower, through the Application, authorized the ACREDITANTE to sought and obtained of any Society of Credit Information (hereinafter, the "Credit Bureau"), the information about your credit history, in respect of credit operations and others of a similar nature, that are part of it. Therefore, and every time that the borrower has read and understood the nature and extent of the services provided by the Credit Bureau and the information contained in its database, any failure of the borrower to the payment obligations of that charge provided for in the Contract of Credit, shall be recorded by the ACREDITANTE in the Credit Bureau with key observation set forth in the credit report in question, which may affect the credit history of the borrower.

The PARTIES agree that the borrower may renew or express their Consent by Electronic Means for the ACREDITANTE and/or any lender and/or successor in title, consequential, be able to perform subsequent consultations to the Credit Bureau, including for the conclusion of Contracts by Electronic Means.

TENTH THIRD. States of Mind. The borrower, in respect of the States of Mind that are relevant to the Credit (hereinafter referred to in the singular, the "State of Mind" and, in plural, the "Member Account"), you may opt-out at the front, by the shipping free to your home address or e-mail, or consult via the Internet by entering the address www.credifiel.com.mx with the access key provided by the ACREDITANTE. However, that the borrower has chosen to send them by e-mail or consultation via the internet, you can apply at any time for the shipping of the Estate of Ccount to your home, by writing to the Specialized Unit of Care to Users of the ACREDITANTE, whose location / contact details set out in CLAUSE THIRD of the Common Clauses.

The ACREDITANTE will have the statements available to the borrower on a monthly basis and at no cost to charge the borrower, within which will be detailed balances and movements of the period within 8 (eight) calendar days following the closing date of the monthly period in question.

The borrower shall have a period of 90 (ninety) calendar days, counted from the Cut-off Date or Date for the Calculation of Interest is indicated on the front Cover which is an integral part of the Contract of Credit, to formulate in writing, signed, any request for clarification of the information contained on the same face of the Specialized Unit of Care to Users of the ACREDITANTE, whose location / contact details set out in CLAUSE THIRD of the Common Clauses; otherwise, it will be understood that such information is accepted in the terms in which it is published.

TENTH FOURTH. Force and effect. The term of the Contract of Credit will start from the date of the celebration and will end on the Date of Payment of the last Bias or on the day they are completed, in full, the obligations, in terms of the Contract of Credit, the PARTIES, this being a non-extendible.

TENTH FIFTH. Advance payment and Advance Payment. It will be understood as Advance Payment to the partial or full payment of the outstanding amount of Credit, prior to the date on which it becomes due. During the term of the Credit, the borrower may make prepayments upon request, as long as you are current on their payments due and payable, and whether by an amount equal to or greater than the payment to be made in the corresponding period. When the amount of the advance payments were not sufficient to repay the outstanding balance in full, the ACREDITANTE will decrease the number of payments to be made and provide you with a new amortization table, along with the next statement of Account, and interest earned are calculated based on the new unpaid balance. The foregoing shall be informed by the ACREDITANTE when the borrower requests to make an Advance Payment.

On the understanding that the fact that anticipates partial payments will not relieve you of the obligation to make subsequent payments on the dates and terms set forth in the Contract of Credit. The ACREDITANTE will issue a new chart of depreciation in the case of a partial prepayment, which shall be provided together with the statement of Account, corresponding with the period in which Payment was made in Advance. The ACREDITANTE will calculate the amount of interest earned based on the new unpaid balance and will deliver the ACCREDITED evidence of the Advance Payment.

In the event that the borrower does not request the ACREDITANTE the early termination of the Contract of Credit and the payment of the whole of the Credit given, as well as accessories created, the ACREDITANTE shall give or keep at the disposal of the borrower, the Account statement showing the end of the contractual relationship and the absence of debts incurred exclusively of such a relationship, in the next Court Date.

Also, you must return the balance to favor, in your case, on the date on which it terminates the operation or, when not having met the ACCREDITED to the branch or office of the ACREDITANTE, tell you that it is available to them and determine how you can be returned.

Shall advance payments to the payment of partial or total, which is not yet enforceable, applied to cover periodic payments of the Credit respective immediate following. When the borrower make a Prepayment and the payment amount is greater than can be covered in a Bias, the ACREDITANTE you must obtain written and signed by the shareholder, the acceptance of the borrower including the legend", the user authorizes that the resources are delivered in excess of its liabilities not apply for advance payments of the principal, but that they are used to cover the advance payments of the Credit immediate following.", and it will be delivered the receipt of payment.

TENTH-SIXTH. Early Termination. The borrower may at any time request, the early termination of the Contract of Credit, and must cover the ACREDITANTE (a) the unpaid balance of the Credit, (b) the amount of Ordinary Interest generated to the application date of termination, and (c) any other amount that the borrower owes on behalf of the ACREDITANTE, pursuant to the submission of a written request signed by the shareholder, at any branch or office of ACREDITANTE or contact the 800 number-280-2733, in office hours from 09:30 to 15:30 hours, Monday to Friday, for both cases, stating their intention to early terminate the Contract of Credit. Once the application is received, in writing, or via telephone, the ACREDITANTE must ensure the authenticity and veracity of the identity of the borrower, to later assign to you an acknowledgement of receipt and folio number for the follow-up to the request for early termination of the Contract of Credit. Issued by the folio number, and, if applicable, the ACREDITANTE will perform the cancellation of any products and/or services associated with the Credit. The ACREDITANTE shall not condition the termination of the Contract of Credit to any other act not referred to in the same.

In the event that there is no outstanding balance, the ACREDITANTE will terminate the Contract of Credit no later than the next Business Day following the termination request. In case there are any debts, the ACREDITANTE shall communicate, not later than the next Business Day following the request, the total amount owed, that is to say, the unpaid balance, the Ordinary Interest was generated, and any amount that the borrower owes derived from the Contract of Credit, in the same way, within 5 (five) Business Days, following the ACREDITANTE will make available to the borrower the amount due on the branch or office in which the borrower submitted the request for termination; once ACCREDITED to perform the full payment of the amount due in accordance with the conditions that set the ACREDITANTE, will be terminated in advance of the Contract of Credit. In both the borrower does not make payment of the amount due within the deadline established by the ACREDITANTE, the Contract of Credit shall continue on the terms and conditions originally agreed.

In the course of be a surplus in respect of the amounts paid, or if there is balance in favor of the borrower, the ACREDITANTE shall deliver such amount to no later than the Business Day following the payment of the indebtedness or of the request for termination of the Contract of Credit, making available to the borrower in the branch or office that submitted the request for early termination; in the event that the borrower does not go to the branch or office of the ACREDITANTE, it will inform you that the credit balance is available and will be refunded by check issued in your name, or by electronic transfer to the bank account that the borrower will enter. Once the delivery referred to, the borrower will issue an acknowledgement of receipt, which shall be considered as the reception, to your entire satisfaction of the amounts paid in excess.

The ACREDITANTE issued a letter to settlement within ten (10) days of paid the bills, if any, as evidence of the termination of the Credit, or in their default, issue the State of Mind that terminate the operation at the next Court Date.

It is the obligation of the ACREDITANTE report to the Societies of Credit Information that the account is closed without debiting any within the time limit for such purposes stated the Law to Regulate the Societies of Credit Information.

The borrower has at all times the right of termination of the Contract of Credit through another financial institution.

In the event that the borrower terminate the Contract of Credit, the Procurement by Electronic Means, shall continue in effect and will continue to produce their effects by up to both not be terminated explicitly by writing to the borrower addressed to, and in the home, ACREDITANTE, expressing their desire to terminador the Credit Agreement.

TENTH, SEVENTH. Early maturity of the Contract of Credit. In the case that happens, any of the assumptions set out in the subsections following this CLAUSE, the ACREDITANTE may give up in advance of the Contract of Credit; in such case, the borrower shall pay in favour of the ACREDITANTE: 1) the unpaid balance for the principal; and, (2) any other amount that the borrower owes to the ACREDITANTE under the Contract of Credit.

(a) The Credit is not paid in the terms of the Contract of Credit.

(b) The lack of payment by the borrower, on the Dates of Payment of any of the Installments.

(c) The determination that any: (i) the STATEMENTS that correspond to the ACCREDITED; or, (ii) information or documentation submitted by the borrower to the ACREDITANTE; prove to be false.

(d) The failure of the borrower to any obligation that, in terms of the Contract of Credit, is set to charge.

(e) The state of insolvency of the borrower.

(f) The Amount of The Credit is allocated to the illicit.

III. CONTRACT OF TRANSACTIONS BY ELECTRONIC MEANS.

ÚNICA. Contrator by Electronic Means.

(A) General Terms. The PARTIES expressly agree to the possibility of having each other through the conclusion of contracts of credit given when your Consent by Electronic Means (hereinafter, the "Legal Acts by Electronic Means"). In the Legal Acts by Electronic Means, the PARTIES shall agree on the terms and conditions applicable to the same, including without limitation: (1) the Amount of Credit and Total Amount of Credit; (2) the fate of the credit; (3) the interests applicable to the credit; (4) the dates of payment; and (5) the number and amount of installments, applicable to the payment of the Contract by Electronic Means.

(B) Procedure for the Legal Acts by Electronic Means. The PARTIES agree that all Legal Acts by Electronic Means shall be subjected to the following procedure:

1. The ACREDITANTE be contacted by phone at ACCREDITED to offer a new credit or suggest the modification of the Contract of Credit. Within this call, the ACREDITANTE will explain to you the terms and conditions applicable to the Legal Act by Electronic Means in question.

2. Before it's held the new Legal Act by Electronic Means, the ACREDITANTE must validate with the tried and tested certain personal data that this included in the Request, with the purpose of confirming that he is indeed communicating with the borrower, such as full name, date and place of birth, address, Federal Taxpayer Registration (RFC), a telephone, a company in which he works, and monthly income, and any other information that may be necessary for the identification of the borrower. Within the information that the ACREDITANTE validated with the ACCREDITED will be a key staff that the ACREDITANTE you provided at the time of the signing of the Contract of Credit, which may be changed by the borrower immediately and whose custody shall be the sole responsibility of it. In the event that the borrower may not remember or have lost your key, we will send you a new to the e-mail that the ACCREDITED established in the Art to carry out the validation.

3. After checking the identity of the borrower, the ACREDITANTE will explain to the ACCREDITED the purpose of the call and explain the terms and conditions applicable to the Legal Act by Electronic Means in question. In the event that the borrower express your Consent through Electronic Means, in respect of the conclusion of the Legal Act by Electronic Means, as well as the terms and conditions applicable to the same, the ACREDITANTE will tell you the ACCREDITED the Middle of a Provision which will be used to dispose of the Amount of Credit, and will provide the Reference in question. The care and custody of the Reference shall be the sole responsibility of the borrower. For purposes of the provision of the new amount the subject of the Legal Acts by Electronic Means, shall be applicable in this regard the CLAUSES FOURTH, FIFTH, SIXTH, and SEVENTH of the Contract of Credit.

4. The PARTIES acknowledge that the ACREDITANTE account with a system that allows that only the ACCREDITED who can dispose of the new amount the subject of the Legal Acts by Electronic Means.

(C) Statement of Payment; Credit Bureau; and Notification of Transmission. In celebration of the Legal Acts by Electronic Means, the ACCREDITED manifest your Consent by Electronic Means to effect of: (1) modify the Irrevocable Mandate or, in your case, grant a new Irrevocable Mandate to the Pattern, with the purpose of pay to the ACREDITANTE, the order and on account of the borrower, the bias and/or the new total amount that the borrower owes the ACREDITANTE; (2) that the ACREDITANTE can make further consultations on the Credit Bureau, in accordance with the CLAUSE TENTH SECOND of the Contract of Credit; and/or, in your case, (3) to be notified regarding the transmission of the new credit rights arising from the Legal Acts by Electronic Means that the ACREDITANTE made in favor of any lender and/or successor in title consequential damages.

(D) Storage of Consent by Electronic Means. The ACREDITANTE will record and preserve the Data Messages in which reference is made to the Consent for Electronic Media. The PARTIES agree that such recording, as well as the provision of the new credit, on the part of the borrower, shall be evidence that is valid full to verify the Legal Acts by Electronic Means; and that, in the event of a breach by any of the PARTIES, will be used to enforce in court the rights which in your case are PARTIES, to contain the means to identify both.

Once held operation, the ACREDITANTE sent within 5 (five) Business Days to the email provided by the borrower, the clauses of the Contract by Electronic Means, including its annexes and amortization table.

(E) Title Executive of Electronic Media. The PARTIES acknowledge that the Data Messages in the record that the Consent for Electronic Media, along with the State of Mind that certifies the counter ACREDITANTE, will be executive title companies.

(F) Terms and Conditions Apply to the Legal Acts by Electronic Means. The PARTIES agree that the Legal Acts by Electronic Means it shall be applicable to the provisions of the Contract, Multiple (including, without limitation, the provisions regarding changes and transfer of rights and obligations), provided they do not contravene the terms and conditions agreed to expressly by the PARTIES by Electronic Means that are processed.

(G) Early Termination. The borrower may request the ACREDITANTE, at any time, the early termination of the Contract by Electronic Means, which will be terminated on the day following the request. In such a case the Credit Agreement shall continue in effect until it is terminated in terms of CLAUSE TENTH-SIXTH of the Credit Agreement.

(H) Validity. The term of the Contract by Electronic Means shall be perpetual and shall not be subject to the Credit Agreement, as documented in this same act.

The borrower, in addition to the Credit Agreement, accepts the Contract by Electronic Means, which declares that it shall remain in force even when the first is completed by being separate agreements:

Yes No

THE ACCREDITED

The PARTIES acknowledge that the scope and effect of the Contract , Multiple, and agrees in all and each of the terms are settled in the same, so that the ACCREDITED puts their signature, in the city and on the date indicated in the Certificate. The place and date that will be considered, for all legal purposes, as a place and date of conclusion of the Contract Multiple.

THE ACCREDITED