

Compliance Agreement

1: I am fully aware that my **Loan Agreement** and all written and Verbal Agreements I have with the named Borrowers are in the form of a **Private Gentleman's Agreement** and no part of our agreements either written or verbal can be shared publicly with anyone outside of the **Group Members** listed below...

Samira
Ninos
Beronya and Raman
Dinkha
Amira and Icha
Tatool and Nahrin
Toma and Jorgina
Sargon and Lamis
Victoria and Khochaba
Somar
Samandra
Daniel and Marline
Janet Marcus-Malick
Frederick Malick

2: I can confirm that I am a responsible adult of a clear and sound mind and I have Invested responsibly by making financial preparations for the needs of my family and my home until I am paid in full with profit along with all **Group Members** above.

3: I can confirm that I am a responsible adult of a clear and sound mind and I have agreed to sign a Loan Agreement with the named borrowers knowing that such high profits will require more than one year to achieve depending on the balance from all the Group Members listed above.

4: I can confirm that I am a responsible adult of a clear and sound mind and I have agreed to sign a Loan Agreement with the named borrowers knowing that I am making profit that far exceeds the interest I was earning before I signed my first agreement otherwise it would not be of benefit for me to sign an agreement.

5: I am fully aware and I understand that the following **Scheduled Payments** will be available to me and all Group Members listed above ONLY if I sign and return this **Compliance Agreement** before August 2026, otherwise my full balance will be paid in September 2028 or later when all Group Members have who have signed have been paid in full

Payment 1: \$234,630 in September 2026

Payment 2: \$520,720 in September 2027

Payment 3: \$2,157,720 in September 2028

6: I am fully aware and I understand that the above **Scheduled Payments** can be distributed among all Group Members listed above in any way required and we need to select one Group Member among us to allocate the payments and send the list of payments to Frederick before August 2026

We the named Lender or Lenders confirm with our Signatures to fully comply with all the requirements of this **Compliance Agreement**, otherwise my or our full balance will be paid in September 2028 or later when all other Group Members who have signed have been paid in full.

Lender 1 (Group Member) : _____

Lender 2 (Group Member) : _____

Signature: _____

Signature: _____

Date : _____

Date: _____