

LOAN AGREEMENT

THIS LOAN AGREEMENT (this "Agreement") dated this 3rd day of March, 2014

BETWEEN:

**DBI TRADING LTD SSAS of 12 Ashworth Place, Harlow, ENG, CM17 9PU
(the "Lender")**

OF THE FIRST PART

AND

**DBI TRADING LTD of 12 Ashworth Place, Harlow, ENG, CM17 9PU
(the "Borrower")**

OF THE SECOND PART

IN CONSIDERATION OF the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, both parties agree to keep, perform and fulfil the promises and conditions set out in this Agreement:

Loan Amount & Interest

1. The Lender promises to loan £8,000.00 GBP to the Borrower and the Borrower promises to repay this principal amount to the Lender, with interest payable on the unpaid principal at the rate of 1.50 percent per annum, calculated monthly not in advance.

Payment

2. This Loan will be repaid in consecutive yearly instalments of principal and interest on the anniversary date of the execution of this Agreement commencing next year and continuing until March 4th, 2019 with the balance then owing under this Agreement being paid at that time.
3. At any time while not in default under this Agreement, the Borrower may pay the outstanding balance then owing under this Agreement to the Lender without further bonus or penalty.

Default

4. Notwithstanding anything to the contrary in this Agreement, if the Borrower defaults in the performance of any obligation under this Agreement, then the Lender may declare the principal amount owing and interest due under this Agreement at that time to be immediately due and payable.
5. If the Borrower defaults in payment as required under this Agreement or after demand for ten (10) days, the Security will be immediately provided to the Lender and the Lender is granted all rights of repossession as a secured party.

Extra Clauses

6. The Borrower can make ad hoc repayments as long as the correct capital and interest are paid by the end of that year.
7. Repayment plan:
 $8,000 \times 1.5\% = £120/5 = £24$ - Annual Repay £1,624
 $6,400 \times 1.5\% = £96/4 = £24$
 $4,800 \times 1.5\% = £72/3 = £24$
 $3,200 \times 1.5\% = £48/2 = £24$
 $1,600 \times 1.5\% = £24$.

Security

8. This Loan is secured by the following vehicle (the "Security"):

Make: FORD	Model: FOCUS	Year: 2011	VIN: WF0KXXGCBKBD0 3721
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9. The Borrower grants to the Lender a security interest in the Security until this Loan is paid in full. The Lender will be listed as a lender on the title of the Security whether or not the Lender elects to perfect the security interest in the Security. The Borrower will do everything necessary to assist the Lender in perfecting its security interest.

Governing Law

10. This Agreement will be construed in accordance with and governed by the laws of Country of England.

Costs

11. All costs, expenses and expenditures including, without limitation, the complete legal costs incurred by enforcing this Agreement as a result of any default by the Borrower, will be added to the principal then outstanding and will immediately be paid by the Borrower.

Binding Effect

12. This Agreement will pass to the benefit of and be binding upon the respective heirs, executors, administrators, successors and permitted assigns of the Borrower and Lender. The Borrower waives presentment for payment, notice of non-payment, protest, and notice of protest.

Amendments

13. This Agreement may only be amended or modified by a written instrument executed by both the Borrower and the Lender.

Severability

14. The clauses and paragraphs contained in this Agreement are intended to be read and construed independently of each other. If any term, covenant, condition or provision of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provision be reduced in scope by the court only to the extent deemed necessary by that court to render the provision reasonable and enforceable and the remainder of the provisions of this Agreement will in no way be affected, impaired or invalidated as a result.

General Provisions

15. Headings are inserted for the convenience of the parties only and are not to be considered when interpreting this Agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa.

Entire Agreement

16. This Agreement constitutes the entire agreement between the parties and there are no further items or provisions, either oral or otherwise.

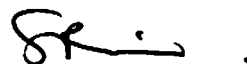
IN WITNESS WHEREOF, the parties have duly affixed their signatures on this 3rd day of March, 2014.

SIGNED, SEALED AND DELIVERED

before me, this 3rd day of March, 2014

DBI TRADING LTD SSAS

per:  (SEAL)



SIGNED, SEALED AND DELIVERED before

me, this 3rd day of March, 2014

DBI TRADING LTD

per:  (SEAL)