**Loan Agreement**

This loan agreement (“Agreement”) documents a loan between the Glenn Ewin Super Fund and GLVR Unit Trust, effective as of 1/7/2017.

The Glenn Ewin Super Fund agrees to loan the GLVR Unit Trust funds of $834,025.00 as required.

The term of the loan is long term and it is expected that the loan will be repaid within three years, but this is not required.

The interest rate on this loan is 12.5%. Interest will be compounded and accrue annually.

For purposes of calculating interest owing on the outstanding loan amount, the outstanding loan amount will be recalculated at the end of each month, until the loan is fully repaid, taking into account any new funds loaned to GLVR Unit Trust by the Glenn Ewin Super Fund.

Interest unpaid after falling due for payment will be capitalised and become part of the principal loan amount in respect of which it was due.

**T**he parties hereto have executed this Agreement in duplicate originals by their duly authorized officers or representatives.

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| Name: Rhonda Ewin  Glen Ewin Super Fund  Date: 1/7/2017 | Name: Glen Ewin  GLVR Unit Trust  Date: 1/7/2017 |
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