

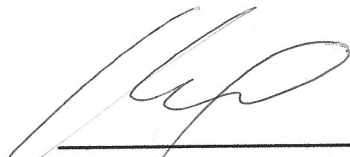
Yiping Wealth Pty Ltd
Loan Agreement
LOAN TO SSV MANAGEMENT PTY LTD
8 Wildflower Street, Capalaba, QLD 4157, Australia
ACN 628 087 534

The director of Yiping Wealth Pty Ltd as trustee for YIPING Family Superannuation fund and SSV Management Pty Ltd reached an agreement as following:

1. Yiping Wealth Pty Ltd will make an unsecured loan to SSV Management Pty Ltd of AUD350,200.00, The Purpose of the loan is for investment in Queensland Property Management.
2. The effective date of the loan is 15 November 2018.
3. The monthly interest payment is \$8,820.
4. The Loan term is 2 years with right of renewal for further period of 2 years.
5. Interest is due monthly in arrears on the first business day of the following month.

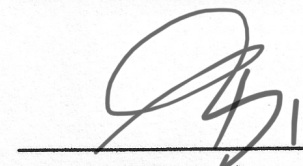
Dated this 1st day of November 2018

Yiping Wealth Pty Ltd



Yiping Zhang

SSV Management Pty Ltd



Shouyi (Sean) Huang