

An **AGREEMENT** made on 04 May 2017 between the Lender described in Item A of the schedule hereto (hereinafter called "the Lender") of the one part and The Borrower described in Item B of the said schedule hereto (hereafter called "the Borrower") of the other part Whereby It Is Agreed as follows:

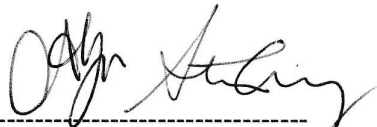
1. The Lender on the request of the Borrower the sum set out in Item C of the said schedule (hereinafter called "the principal sum" on the date hereof at interest rates set out in Item D).
2. The Lender agrees to lend the principal sum to the Borrower for a period of 15 Years. The Borrower shall have the right to repay the whole or any part of the Loan at any time. Both parties of this Agreement agree that security is not required on the Loan borrowed by the Borrower.
3. Interest payment is to be at ATO benchmark rate each year.

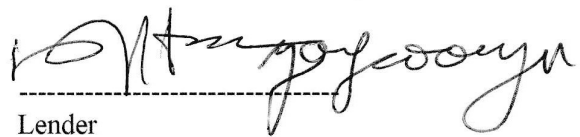
#### The Schedule

##### Item

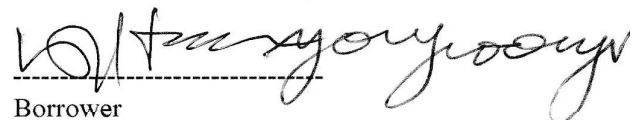
- A. Lender: Bong Oh Yu & Yong Soon Yu
- B. Borrower: **Soon Bong Pty Ltd ATF Soon Bong Super Fund**
- C. Principal Sum: **\$400,438.7**
- D. Rate of Interest: **per benchmark each year**

In Witness whereby the parties hereto have hereunto set their hands on the day and year first hereinbefore written.

  
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Witness

  
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Lender

  
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Witness

  
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Borrower