

LOAN AGREEMENT

THIS LOAN AGREEMENT (this "Agreement") dated this 5th day of January, 2016

Between:

Fatfacades Ltd of 665 Pavillion House, Water Gardens Square,
London, England, SE16 6RN, CRN: 07919190 (the "Lender")

OF THE FIRST PART

AND

Vila Ozana d.o.o of Hrvatske Mornarice 1/H, Split, Croatia,
OIB: 71930885762 (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 **£10,000.00 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 1.00 percent per annum, calculated yearly not in advance, beginning on 5 January 2016.

Payment & Early Settlement

2. This Loan will be repaid in full on **5 January 2026**. The lender may charge up to 58 day interest in the event that the borrower decides to repay their loan in full early.

Default & Renewal

3. 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.

4. Up to 60 days before maturity the borrower may request a line renewal. The lender will require updated audited financial information to renew the loan for an additional term. If the loan matures before updated financial information is available, the lender will temporarily extend the line to allow time to review the credit for renewal. Upon review of updated financial information the lender underwrites the loan and the line will be renewed for an additional 12 months.

Binding Effect

5. 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.

Amendments

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

Severability

7. 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

8. 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

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

Governing Law

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

Costs

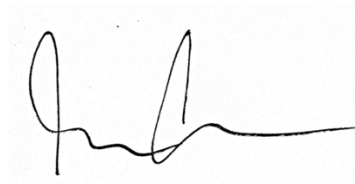
11. All costs, expenses and expenditures including, without limitation, the complete legal costs incurred by enforcing this Agreement as a result of any default by the Borrower, will be added to the principal then outstanding and will immediately be paid by the Borrower.

SIGNED, SEALED AND DELIVERED Mr. Evgeny Korchevtsev this 10th day of March, 2016 signing on behalf of Fatfacades Ltd.



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SIGNED, SEALED AND DELIVERED Mr. Martin Severa this 10th day of March, 2016 signing on behalf of Vila Ozana d.o.o.



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