

# Demand Promissory Note

**Full Names:** Sergey Vinokurov  
**Country:** Russia  
**Passport:** 64 NO 22 99 747  
**Address:** Malaya Botanicheskaya d.23 kv.24  
(Hereinafter referred to as the Borrower/s)

**FULL Name:** CAPITAL EQUALITY LOAN

**Country:** United Kingdom

**Address:** 71 QUEEN VICTORIA STREET EC4V 4DE LONDON, UNITED KINGDOM,  
(Hereinafter referred to as the Lender)

For value received, the Borrower hereby unconditionally promises to pay to the order of Lender the sum of **2,000,000.00 ruble** together with interest accrued at the rate of 3% percent per month on any unpaid balance.

## **Place of Payment**

Payment shall be made at the above stated address of the Lender or at such place as may be designated from time to time in writing by the Lender or holder of this Note. For ease of payment the Borrower may exercise the option to effect payment by direct deposit or electronic transfer of funds into the account of Lender as specified in writing.

## **Loan repayment schedule.**

Loan Balance: 2,000,000.00 ruble  
Adjusted Loan Balance: 2,000,000.00ruble  
Loan Interest Rate: 3.00%  
Loan Fees: 0.00%  
Loan Term: 4 years  
Minimum Payment: 0.00

Monthly Loan Payment: 44,268.65 ruble  
Number of Payments: 48

Cumulative Payments: 2,124,895.40 ruble  
Total Interest Paid: 124,895.40 ruble

The monthly loan payment was calculated at 47 payments of 44,268.65ruble plus a final payment of 44,268.85.ruble

## **Repayment**

The Borrower will pay his monthly loan repayment every 30th of each month. Borrowers first payment begins 30/2/2012.

## **Default**

Should the Borrower not make full payment within seven days of demand, this Note may be turned over for collection and the Borrower agrees to pay all reasonable legal fees and collection charges to the extent permissible by law, in addition to other amounts due.

Loan Transfer

The lender is to transfer the Borrowers loan to the Borrowers Bank Account issued to the Lender. Borrower's loan will be transfer directly to Borrower's Account or through an online Banking as preferred by both party.

Borrower's Waiver

The Borrower waives presentment for payment, notice of non-payment, off-set, protest and notice of protest and agrees to remain fully bound until this Note is paid in full.

Lender's Indulgence

No relaxation, indulgence, waiver, release or concession of any terms of this Note by the Lender on one occasion shall be binding unless in writing and if granted shall not be applicable to any other or future occasion.

Paragraph headings are for convenience of reference only and are not intended to have any effect in the interpretation or determining of rights or obligations under this Note.

Borrowers Details:

signed here

(1) Borrowers Name: **Sergey Vinokurov**

Borrower's Signature and date \_\_\_\_\_

Lender declaration

We wish to congratulate the Borrower that the processing of their loan is progressing. It will only take seven hours for the final approval of their loan. We are dedicated to serve you and meet your financial needs. From all our staff/workers we congratulate you once more

LENDERS ADDRESS: 71 QUEEN VICTORIA STREET EC4V 4DE LONDON UNITED KINGDOM,  
Lender Name: Rosmarie Neely Ceo /Loan CAPITAL EQUALITY LOAN

Lender Signature and date 16.1.2012

