



BUSINESS FUNDING & REPAYMENT

Funding agreement.

PRINCIPAL

\$10K

Business funding

FIXED RETURN

30%

\$3K finance charge

TERM

60 days

From cleared receipt

TOTAL DUE

\$13K

Principal + return

01 Parties & funding details

This Agreement is effective when both parties sign. The Borrower identified below operates as Fine Dine University. Investor agrees to fund Borrower on these terms. All amounts are U.S. dollars; K means one thousand.

BORROWER / FINE DINE UNIVERSITY

Legal business or individual name

Individual, LLC, corporation, etc.

Formation state (if entity)

Business / notice mailing address

Notice email

INVESTOR / LENDER

Legal individual or entity name

Individual, LLC, corporation, etc.

Formation state (if entity)

Notice mailing address

Notice email

Funding deadline (MM/DD/YYYY)

Agreed payment method

Arizona venue county

02 Funding & permitted use

Investor will deliver the full \$10K by the funding deadline. The Funding Date is Borrower's actual receipt of all \$10K as cleared funds, counted as day zero; only full funding triggers the \$13K obligation. Borrower will email receipt and the 60-day due date within three business days. Records of actual cleared receipt control. If full funding misses the deadline, either party may cancel by written notice before full funding. Borrower must return any partial funds, or funds received after cancellation, within five business days without a finance charge.

Production, media content & branding materials

\$6.4K

Operating expenses: 3 months at \$1.2K per month

\$3.6K



FIXED RETURN / BUSINESS FUNDING

Repayment & signatures.

03 Repayment obligation

Borrower promises to pay Investor **\$13K**, comprising **\$10K principal** and a **fixed \$3K finance charge (30%)**, no later than **60 calendar days after the Funding Date**. The 30% charge applies once to the 60-day term; it is not an annual rate and does not compound. Payment is due regardless of revenue, profit or production results. The three-month operating budget does not extend this deadline. Prior payments reduce the amount due and are credited first to principal, then to the finance charge.

04 Payment, early payoff & default

Payment is made in cleared funds using Investor's independently verified instructions. Early repayment does not reduce the fixed \$3K charge unless applicable law requires a reduction or both parties sign one. After a missed payment, Investor must give written notice and allow ten calendar days after receipt to cure before pursuing collection; the original due date does not change. No additional contractual late charge, default interest or compounding applies. Court-awarded amounts remain subject to applicable law.

05 Business use, records & capacity

Borrower will use the funds for the page 1 business purposes, keep spending records and provide a use-of-funds summary on reasonable written request. Reallocation between budget categories requires both parties' written consent. No equity, voting rights, collateral lien or separate personal guaranty is created. Each signer confirms authority to bind the named party; an individual named as Borrower remains personally obligated. Both parties must satisfy applicable lending and securities requirements.

06 Arizona law, notices & complete agreement

Arizona law governs, subject to applicable federal law; venue is the county on page 1 in a court with jurisdiction. Notices to the listed email or mailing addresses take effect on documented receipt. This Agreement replaces the proposal for this funding; changes require both parties' signed writing. Unlawful charges are limited to lawful amounts, with excess credited or refunded. Invalid provisions are severable. Counterparts and electronic signatures are permitted; each party receives a completed copy.

By signing, each party accepts both pages and the fixed \$13K repayment obligation. Complete all applicable fields before signing.

BORROWER / AUTHORIZED SIGNER

Signer printed name

Title / signing capacity

Date (MM/DD/YYYY)

Borrower signature

INVESTOR / AUTHORIZED SIGNER

Signer printed name

Title / individual capacity

Date (MM/DD/YYYY)

Investor signature