

March 2, 2015

Lenders: Linh Dang & Trung Nguyen

Borrowers: Phien Dang & Tho Nguyen

This is a personal loan agreement between the lenders and the borrowers (parents of Linh Dang and parents-in-law of Trung Nguyen):

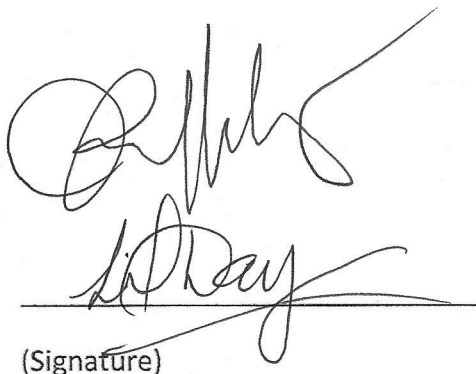
The lenders agree to lend the borrowers a sum of \$45,000.00 with NO interest to pay for the repair of the property which is located on 684 Sims Avenue, Saint Paul, MN 55104. The fund will be disbursed to the borrowers in the form of payments to the property's contractors.

The lenders will reserve this fund in their checking/saving account for the purpose of this agreement and won't use it for any other purposes.

The loan is required to be paid in full by March of 2020. Payments will be made over the period of five years and can be in one or multiple payments to the lenders.

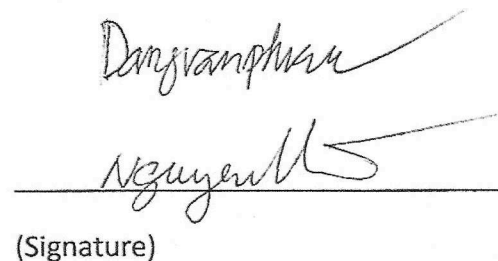
Linh Dang & Trung Nguyen (Lenders)

Phien Dang & Tho Nguyen (Borrowers)



(Signature)

Date: 3/3/2015



(Signature)

Date: 3/3/2015