

LOAN AGREEMENT No. _____

g. _____

« ___ » _____ 20__ g.

SCB "ASIA ALLIANCE BANK", hereinafter referred to as the "Bank", represented by _____, acting on the basis of _____, on the one hand, and _____, hereinafter referred to as the "Borrower", (if there is a Co-borrower(s), then it is necessary to add similar data as for the Borrower above and add: hereinafter referred to as the "Co-borrower"), on the other hand, hereinafter collectively referred to as the "Parties", have entered into this Agreement as follows:

1. Subject of the agreement

1.1. The Bank undertakes to provide the Borrower with a mortgage loan (hereinafter referred to as the loan) in the amount specified in clause 2.1. of this Agreement, in the manner and on the terms specified in this Agreement, and the Borrower undertakes to repay the loan amount and accrued interest in full in accordance with the terms of this Agreement.

1.2. Basic concepts used in this Agreement:

Annuity payment/Differentiated payment – any monthly payment by the Borrower to repay the debt under this Agreement, which includes part of the loan amount and interest for using the loan accrued by the Bank for the corresponding billing period.

Loan issue date – the date of transfer of funds from the loan account to the account of the seller of the real estate property.

Loan debt - a loan or the balance of a mortgage loan used but not repaid by the Borrower, accrued interest for the use of a mortgage loan listed on the relevant accounts opened for the Borrower, commissions, penalties and fines due to the Bank in accordance with the terms of this Agreement.

Grace period – a period during which a deferment is provided for the repayment of the principal debt on the loan.

The borrower is an individual - at the time of submitting an application to the bank for a mortgage loan for the purpose of purchasing housing in multi-storey buildings, a citizen of the Republic of Uzbekistan who is 18 years old and not older than 60 years (60 years is considered);

Co-borrower - an individual who participates in the borrower's monthly payments of the principal amount of the mortgage loan and interest accrued on the loan, and also bears joint liability for the mortgage loan;

Primary housing market - (newly constructed housing) - ownership arose on the basis of a commission act on the acceptance into operation of constructed housing and no later than three years after its acceptance, newly built 4-story and higher houses or apartments in them, as well as those accepted for bank balance in exchange for debt;

A seller in the primary housing market is a legal entity that carries out the construction of housing by contractors at the expense of its own funds, bank loans and other funds not prohibited by law, and offers apartments in new buildings;

A seller on the secondary housing market is a legal entity/individual offering ready-made housing for sale on the secondary market;

Down payment is part of the cost of the home being purchased, which is formed by the borrower in order to obtain a mortgage loan from his own funds and other sources not prohibited by law;

Loan agreement – an agreement to provide a mortgage loan for the purchase of an apartment secured by an object purchased on credit and/or liquid for the bank;

Mortgage loan is a loan issued by a bank for the purchase of apartments or individual houses on the housing market to the population at the expense of funds placed by the Ministry of Economy and Finance of the Republic of Uzbekistan and other sources not prohibited by law.

Mortgage agreement – establishment of a mortgage (mortgage of real estate) as security for obligations under a mortgage loan agreement concluded between the mortgagee and the mortgagor in accordance with the provisions of the Law of the Republic of Uzbekistan “On Mortgage”;

Solvency – the Borrower’s readiness and ability to timely and fully fulfill its obligations to the Bank under the Loan Agreement, determined as a result of analysis of the Borrower/Co-borrower’s data;

Housing - apartments on the primary and secondary housing market, built by contractors using their own funds, bank loans and other sources not prohibited by law, as well as by the own efforts of a citizen, private contractors or the individual residential premises themselves, built with the involvement of hired workers registered in quality of residents;

Investment agreement (share contribution agreement)- is an agreement between the borrower and the seller (developer), which provides for the seller’s investment contribution to the construction of housing for the borrower. The transfer of the property by the Seller into the ownership of the borrower after state registration and commissioning of the constructed housing is determined by the investment agreement;

Remote service channels - methods of transmitting information, including sending notifications by the Parties to each other, namely: Internet banking and/or the MyAlliance mobile application and/or email and/or the Personal Account service and/or telephone communication channels (including SMS messages).

2. Terms of loan

2.1. Loan amount: _____ (amount in figures and words) sum.

2.2. The borrower pays the Bank annual fees for using the loan in the amount of ____ (in words)%.

For loans provided under government mortgage programs:

interest rates on mortgage loans will decrease proportionally if the main rate of the Central Bank of the Republic of Uzbekistan is reduced and will remain unchanged if it is increased. At the same time, the mechanism of proportional reduction of interest rates is used when the main Central Bank rate is reduced below 14 percent;

In the event of a change in the main rate of the Central Bank of the Republic of Uzbekistan, the new established main rate of the Central Bank of the Republic of Uzbekistan begins to be used by the Bank when calculating interest on the loan from the date of its announcement by the Central Bank of the Republic of Uzbekistan.

A notification about changes in the Loan Repayment Schedule, recalculated taking into account the new established base rate of the Central Bank of the Republic of Uzbekistan, as well as the Schedule itself, is sent to the Borrower through the available Remote Service Channels. To obtain a new Loan Repayment Schedule, the Borrower can also contact directly the Bank office where the loan was received.

2.3. The Borrower's down payment is _____ (_____) sum, which is _____% (percent) of the cost of the purchased Object.

The down payment was made on account No. _____ in _____.

2.4. The loan is provided for a period of _____ calendar months. The loan term starts counting from the date of loan issuance.

2.5. Grace period – _____ calendar months.

2.6. Purpose of the loan:

- acquisition of a real estate property - an apartment/individual residential building, located at the address: _____, with a total area of _____ sq.m., consisting of _____ rooms, located on the _____ floor (hereinafter referred to as the "Property") into the common joint/shared ownership of the following persons : _____ / the property of the Borrower.

Interest on the loan is accrued by the Bank on the actual balance of the loan amount (principal debt), recorded by the Bank in the Borrower's loan account daily based on the interest rate established in clause 2.2. of this Loan Agreement, and 365 days a year, starting from the date of issuance of the loan until the day of full repayment of the loan, inclusive.

If the Borrower violates the loan principal repayment date stipulated in the Loan Repayment Schedule, the Bank charges interest on the actual balance of the overdue principal debt based on the loan interest rate increased by 1.5 times.

If interest is not paid on time and overdue amounts arise, the Borrower shall pay the Bank a penalty in the amount of 0.15% of the overdue payment amount for each day of delay, but not more than 50% of the overdue payment.

3. Procedure for issuing a loan

3.1 The loan is provided by the Bank within 1 (one) month from the date of signing this Agreement, subject to the Borrower fulfilling the obligations to provide the documents specified in clause 5.1. of this Agreement.

3.2. The loan is provided during the above period in non-cash form at a time, by transferring from the Borrower's loan account on the basis of his written order the entire loan amount and the Down Payment to the account of the seller (owner)/developer. Along with the order, the Borrower submits to the Bank a copy of a notarized agreement on the purchase and sale of an individual residential building/apartment in a residential multi-apartment building/a copy of the investment agreement (a copy is taken by an employee of the credit department from the original document submitted by the Borrower).

3.3. After signing this Agreement, the Bank opens a loan account in the name of the Borrower to keep records of the loan provided on the basis of this Agreement.

3.4. If before the expiration of the loan period established in clause 3.1. Agreement, the conditions specified in clause 5.1 of this Agreement are not met, the Bank's obligations to issue a loan are terminated, and this Agreement is automatically considered terminated from the day following the last day of issuance of the loan.

4. Procedure for loan repayment and interest

4.1. The loan is repaid monthly in differentiated payments/annuity payments, in accordance with the loan repayment schedule and interest on the loan (Appendix No. 1 to the Loan Agreement), which is an integral part of the Loan Agreement (hereinafter referred to as the "Schedule").

4.2. The Borrower pays interest on the loan by making monthly payments according to the repayment schedule, starting from the Date of actual disbursement of the loan.

4.3. The amounts and dates of payment of monthly payments are indicated in the Schedule (taking into account the postponement of payment dates falling on weekends (or holidays) determined (established) on the date of conclusion of the Loan Agreement and taken into account in the Schedule).

If the date of repayment of the loan principal and interest is not a bank business day, then repayment is postponed to the next bank business day. If the last date for repayment of the loan debt and the date for payment of interest is not a bank business day, then repayment is postponed to the previous bank business day.

4.4. If the Borrower does not repay the principal debt on the loan by the date of repayment of the principal debt on the loan, the Borrower pays interest for each day the debt is in the overdue loans account at the rate in accordance with clause 2.9. of this Agreement.

4.5. Funds received from the Borrower to a special account or funds available in any of the Borrower's accounts with the Bank are used to pay off his debt under this Agreement in the following order and priority:

- proportionately overdue principal debt and overdue interest payments;
- accrued interest for the current period and outstanding principal for the current period;
- penalty (fine, penalty);
- other expenses of the creditor related to debt repayment.

4.6. Repayment of principal, interest, and/or other loan payments arising from the terms of this Agreement will be carried out by the Bank executing the Borrower's applications, Bank orders and/or by the Bank independently debiting funds from the Borrower's special account opened with the Bank using memorial orders.

4.7. Repayment of the principal debt is made to the loan account on which the granted loan is recorded, and accrued interest is made to the account for accrued interest on the loan under this Agreement. The date of repayment of the principal debt and accrued interest on it is considered the day of receipt of funds for repayment to the specified accounts.

4.8. The Borrower is obliged to ensure the availability of funds in a special account sufficient to repay obligations under this Agreement by transferring income from the results of its activities, pensions and other income, or by depositing funds in cash at the bank's cash desk or by paying from a plastic card to a special account, opened at the Bank, in the amounts and terms provided for in this Agreement.

4.9. The deposited funds are accounted for in a special account opened with the Bank until the next loan repayment date.

4.10. If the amount of funds deposited by the Borrower into a special account exceeds the amount of the next payment according to the Schedule, the bank writes off only the amount of the next payment; the remaining amount continues to be accounted for in the account.

4.11. The borrower must use mortgage loans allocated under the Program for the first time. However, this rule applies to loans issued after May 1, 2024.

4.12. If the Borrower used a mortgage loan under the State Mortgage Lending Program after this date, the Ministry of Economy and Finance will not refinance it, and the Borrower's mortgage loan is provided with a commercial mortgage loan valid on the date of signing. the agreement (the bank's own funds) and the interest rates on the loan are converted into interest rates on a commercial mortgage loan from the date of loan disbursement.

5. Ensuring loan repayment

5.1.1. The loan provided under this Agreement is secured by:

5.1.2. A mortgage on the real estate purchased with the loan—an apartment/single-family house with a total area of _____ sq.m, located at: _____, consisting of _____ rooms, situated on the _____ floor, hereinafter referred to as the "Mortgaged Property," at an agreed mortgage value with the Bank of _____. The specific terms of the mortgage are defined in the relevant Mortgage Agreement. The Borrower agrees to insure the Mortgaged

Property through an insurance company approved by the Bank and to maintain this insurance for the entire duration of this Agreement. Specifically, the insurance contract must be concluded for the entire term of the Loan Agreement, with the option to pay the insurance premium in installments. The Bank is the beneficiary in the event of an insured event.

5.1.3. The following duly executed documents are required:

5.1.4. A notarized purchase and sale agreement for the single-family house/apartment in a multi-apartment building or a protocol of the auction results if the house (apartment) was purchased at an auction, from which the Bank employee will take a copy;

5.1.5. Documents establishing ownership of the acquired housing and land, registered by the state authority for registration of real estate transactions and rights, from which the Bank employee will take a copy;

5.1.6. The original notarized Mortgage Agreement for the above-mentioned property, with a mark of its state registration;

5.1.7. The original Insurance Agreement for the mortgaged property and the insurance policy must be submitted by the Borrower to the Bank no later than 10 (ten) calendar days after the Bank has made a positive decision on granting the loan and has provided a guarantee letter to the notary office regarding the payment from the loan for the Purchase Agreement of the apartment/house.

5.1.8. A) mortgage on the real estate—an apartment/single-family house with a total area of _____ sq.m, owned by the Borrower/a third party, located at: _____, hereinafter referred to as the "Mortgaged Property," at an agreed mortgage value with the Bank of _____. The specific terms of the mortgage are defined in the relevant Mortgage Agreement. The Borrower agrees to insure the Mortgaged Property through an insurance company approved by the Bank and to maintain this insurance for the entire duration of this Agreement. Specifically, the insurance contract must be concluded for the entire term of the Loan Agreement, with the option to pay the insurance premium in installments. The Bank is the beneficiary in the event of an insured event.

The following duly executed documents are required:

- The original notarized Mortgage Agreement for the above-mentioned property, with a mark of its state registration;
- The original Insurance Agreement for the mortgaged property and the insurance policy must be submitted by the Borrower to the Bank no later than 10 (ten) calendar days after the Bank has made a positive decision on granting the loan and has provided a guarantee letter to the notary office regarding the payment from the loan for the Investment Agreement.

B) After the completion of the house construction and the registration of the apartment acquired with the loan in the name of the Borrower, he must provide the Bank with the apartment purchased with the loan, with a total area of _____ sq.m, located at: _____, hereinafter referred to as the "Mortgaged Property," at an agreed mortgage value with the Bank.

The completed and commissioned housing must be provided as collateral to the Bank within 20 calendar days after the state registration of ownership rights to the investment object. In this case, the Borrower must apply to the authorized state authority with a request for state registration of rights to the real estate in the manner and within the time frames provided by the regulatory documents of Uzbekistan.

The specific terms of the mortgage are defined in the relevant Mortgage Agreement. The Borrower agrees to insure (if required) the Mortgaged Property through an insurance company approved by the Bank and to maintain this insurance for the entire duration of this Agreement. Specifically, the insurance contract must be concluded for the entire term of the Loan Agreement, with the option to pay the insurance premium in installments. The Bank is the beneficiary in the event of an insured event.

After providing the Bank with duly executed documents for the sale and purchase of the apartment/house, the Insurance Agreement, the insurance policy, and the Mortgage Agreement

for the real estate acquired with the loan, the Bank will release any previously pledged real estate from the mortgage.

5.2. The Borrower agrees to maintain the collateral for loan repayment at a level of no less than 117.5% (130% if the Borrower/Co-Borrower is a related party to the Bank) of the outstanding loan balance.

5.3. If a situation arises in which the Borrower is unable to make any payment toward the repayment of the principal, interest, and/or other payments under the Loan Agreement by the due date specified in this Agreement, the Bank obtains the unconditional right to enforce the collateral for the loan specified in paragraph 5.1 of this Agreement in accordance with the legislation of the Republic of Uzbekistan.

5.4. The Borrower is responsible for fulfilling its obligations under this Agreement with all of its assets, including all funds in accounts and deposits in financial institutions, which may be subject to enforcement in accordance with the legislation of the Republic of Uzbekistan, up to the amount of the Borrower's actual indebtedness under this Agreement.

5.5. In the event of any future changes to the terms of this Agreement (including changes to deadlines, interest rates, repayment conditions, and interest payments), the collateral shall remain valid and shall secure the performance of all obligations under this Agreement and any additional agreements related to it.

5.6. In the event of damage to the mortgaged property and/or a decrease/increase in its market value, the Bank has the right to request a reduction/increase in the value of the collateral, and the Borrower agrees, upon the Bank's request, to sign an addendum to the Mortgage Agreement and a new Act of Agreement on the value of the collateral, which will be an Appendix to the Agreement. The value of the collateral shall be determined by mutual agreement of the parties. If an agreement on the value cannot be reached, the disagreeing party has the right to request an appraisal of the collateral by an independent appraisal company. The costs associated with conducting the appraisal shall be borne by the party initiating it.

5.7. If the Borrower unreasonably refuses to conclude an addendum to the Mortgage Agreement regarding the reduction/increase of the agreed value of the collateral, the Bank has the right to go to court to compel the Borrower to conclude the addendum to the Mortgage Agreement.

5.8. In the event of enforcement against the Collateral and/or any part of it, the Bank reserves the right to unilaterally select the priority object of enforcement at its discretion and/or make claims against the Insurer. Enforcing against one of the objects of the Collateral does not limit the Bank's right to enforce against another object of the Collateral and/or any part of it.

5.9. The Borrower is responsible for fulfilling its obligations under this Agreement with all of its assets that may be subject to enforcement in accordance with the legislation of the Republic of Uzbekistan.

6. Rights and Obligations of the Borrower

6.1.1. The Borrower undertakes:

6.1.2. use the loan for the purposes specified in clause 2.6. of this Agreement.

6.1.3. in the process of using a loan, observe the basic principles of lending: urgency, repayment, targeted nature, payment, security;

6.1.4. repay the principal, interest, and/or other loan payments arising from the terms of this Agreement within the time limits established by this Agreement;

6.1.5. timely fulfill the obligations stipulated by this Agreement, the Pledge Agreement and the Insurance Agreement;

6.1.6. in the event of an insured event under the Insurance Agreement:

6.1.7. - immediately notify the Bank and the insurer about this in writing;

6.1.8. - perform all actions provided for in the Insurance Agreements and insurance rules necessary to receive insurance compensation by the Bank and the Borrower;

6.1.9. - at the request of the Bank, provide the Bank with all documents necessary to receive insurance compensation;

6.1.10. guarantee and not allow any encumbrances on the funds contributed as the Down Payment;

6.1.11. not to make changes to the terms of the transaction, which is credited using loan funds under this Agreement, without agreement with the Bank;

6.1.12. repay the loan ahead of schedule, pay accrued interest for using the loan, penalties and other payments due to the Bank under the terms of the Loan Agreement, within the period established in the Bank's written request for early fulfillment of obligations under the Loan Agreement on the grounds specified in the Loan Agreement; no less than 3 (Three) calendar days before the date of final repayment by the Borrower of the loan obligations, contact the Bank to clarify the actual amount of the last payment under the Loan Agreement.

6.1.13. not to alienate the Pledged Subject by selling, donating, exchanging it or in any other way, not to transfer it for temporary free use, not to lease (rent), not to register or register close relatives and third parties, or otherwise encumber the Pledged Subject with property rights third parties without the written consent of the Bank;

6.1.14. pay all costs associated with the execution and registration of the Purchase and Sale Agreement, Insurance Agreement (policy), Pledge Agreement and other costs associated with lending;

6.1.15. in case the Bank pays the insurance premium under the pledged property insurance agreement, reimburse the amount of the paid insurance premium no later than 3 (three) days from the date of the Bank's request;

6.1.16. maintain the Pledged Item in good condition, bear the costs of its maintenance and take appropriate measures to ensure its safety, including its current and major repairs, prevent deterioration of the technical condition of the Pledged Item and reduce its value;

6.1.17. not to carry out any redevelopment in the Pledged Property without prior written approval from the Bank. In the event of redevelopment of the Pledged Subject, affecting its value, as well as entailing a change in the area and/or its other characteristics, within 30 (Thirty) calendar days, provide the Bank with all the necessary documents relating to the redevelopment performed;

6.1.18. avoid arrears in the payment of taxes, fees, utilities and other obligatory payments, as well as conscientiously fulfill other obligations arising from the owners of real estate;

6.1.19. . To facilitate the Bank's oversight functions:

- Provide Bank employees with access to verify and recheck, using any sources, the information specified in the documents submitted for loan approval, including by visiting the Borrower's residence, workplace, etc.;

- Annually provide documents confirming the Borrower's income for the purpose of assessing current repayment capability;

- Upon the Bank's request, provide documents (receipts) confirming the payment of taxes, fees, utilities, and other payments owed by property owners, as well as information and documents confirming the fulfillment of other obligations imposed on property owners;

- Provide the Bank with original documents or certified copies from the Insurance Company confirming the payment of insurance premiums under the Insurance Agreement for the Collateral within 5 (five) calendar days prior to the expiration date of the insurance policy established under this Loan Agreement. When providing original documents, the Bank will make copies in the presence of the Borrower and return the originals to the Borrower;

- Not obstruct and create all conditions for the Bank to conduct inspections of the condition and maintenance of the Collateral, as well as the composition of individuals permanently or temporarily residing in it, and the basis for their residence;

- Provide all required information regarding the Collateral to the Bank within the timelines specified in the Bank's request or demand;

- Timely sign acts of targeted use, inspection of the Collateral, and monitoring related to the loan, as prepared under this Agreement;

6.1.20. conclude/sign/execute the relevant agreements/documents in accordance with and within the time limits specified in clause 5.1. of this Agreement;

6.1.21. notify the Bank in writing of the destruction of the Pledged Subject or the expected loss of ownership of it no later than five business days from the date the Borrower receives the relevant information or from the date of the relevant event;

6.1.22. at the Bank's request, provide additional or other security for loan repayment in the event of:

- deterioration of the Borrower's financial condition;
- destruction, reduction in value, partial or complete loss of the Subject(s) of the pledge and/or its (their) part;
- the emergence of other factors that increase the risk of non-repayment of the loan.

6.1.23. in case of foreclosure on the Pledged Subject, sign out and release the Pledged Subject together with all other persons living in it

6.1.24. at the request of the Bank, reimburse it for all expenses and losses incurred by the Bank, including in connection with taking measures for forced and/or early collection of loan debt (principal, interest and other payments);

6.1.25. Notify the Bank of any changes to the information provided in the documents for obtaining the loan, including changes in passport details, last name, first name, patronymic, family composition, marital status, registration at the place of permanent residence and/or actual residence, place of work, home, work, or mobile phone numbers, as well as about the conclusion, modification, or termination of a marriage contract in accordance with Article 35 of the Family Code of the Republic of Uzbekistan and its provisions regarding the legal regime of the collateral, and about any other circumstances that may affect the Borrower's obligations under this Agreement, within 5 (five) calendar days from the date of such changes or circumstances, and, if necessary, sign additional agreements to the loan documentation with the Bank.

6.1.26. immediately notify the Bank of any change in the statements and assurances specified in clause 6.5. Loan agreement;

6.1.27. not to interfere with the Bank in exercising any of the Bank's rights provided for in this Agreement and the current legislation of the Republic of Uzbekistan;

6.1.28. within 5 (Five) business days, notify the Bank of the occurrence of circumstances that may entail failure to comply with the terms of the Loan Agreement, including, but not limited to:

6.1.29. Regarding the initiation of criminal proceedings against any of the persons defined as "Borrower," special proceedings for recognizing a citizen as partially capable or incapacitated, or for correcting inaccuracies in the records of civil status acts;

Regarding any claims brought by any person defined as "Borrower" or against any of the mentioned individuals in civil proceedings that may affect the performance of obligations under the Loan Agreement;

Regarding any claims against any of the persons defined as "Borrower" for the payment of a monetary amount or for the recovery of property, the amount of which casts doubt on the fulfillment of obligations under the Loan Agreement;

6.1.30. until the debt on the loan, accrued interest and other payments determined by the Loan Agreement are fully repaid, when acting as a guarantor for someone's obligations, providing funds to legal entities or individuals in the form of a loan or financial assistance, or performing other similar actions, notify in writing about this Bank.

6.1.31. Notify the Bank in advance (in writing) of the Borrower's expected absence from the territory of the Republic of Uzbekistan for more than 30 (thirty) days or the occurrence of other circumstances lasting more than 30 (thirty) days, as a result of which the Borrower will not be able to fulfill its obligations under this Agreement.

6.2. The borrower has the right:

6.2.1. demand the provision of a loan in the amount, terms and conditions provided for in this Agreement;

6.2.2. refuse to receive a loan in whole or in part by notifying the Bank in writing before the deadline for the Bank to fulfill its obligations to issue a loan established by this Agreement;

6.2.3. repay the loan ahead of schedule and pay interest in full or in part, subject to the order established in clause 4.5. of this Agreement. Early repayment of the Loan is made by the Borrower based on the application of the Borrower/any of the Borrowers.

6.2.4. In the event of partial early repayment of the Loan, the monthly interest payment after recalculation is accrued in a new amount, starting from the interest period in which the early partial repayment occurred, and is subject to payment in the new amount within the terms established by this Agreement.

6.3. The Borrower has no right to fully or partially assign its rights and obligations under this Agreement to another person without the written consent of the Bank..

6.4. The Borrower hereby grants the Bank the unaccepted, unconditional and irrevocable right to indisputably write off funds from any account of the Borrower with the Bank upon the maturity of the principal debt, interest and/or other payments on the loan arising from the terms of this Agreement, as well as from the Borrower's accounts in other banks.

6.5. The Borrower represents and represents to the Bank the following::

6.5.1. All information provided by the Borrower to the Bank is true, complete and accurate in all respects. The borrower did not hide circumstances that, if discovered, could negatively affect the Bank's decision regarding the provision of a loan.

6.5.2. The Borrower does not participate in or otherwise be bound by any contract or agreement that may adversely affect the Borrower's ability to fulfill its obligations under the Loan Agreement, except for those of which the Bank has been previously informed in writing.

7. Rights and obligations of the Bank

7.1. The Bank undertakes:

7.1.1. Upon fulfillment by the Borrower of all necessary conditions for issuing a loan, issue a loan in compliance with the terms of this Agreement.

7.1.2. Execute written instructions from the Borrower to transfer funds from the loan account for the purpose specified in this Agreement within one day.

7.1.3. Inform the Borrower in writing about the reasons for refusal to provide a loan, early collection of the loan.

7.1.4. In the event of termination of this Agreement due to the fulfillment by the Borrower or a third party of obligations under the Loan Agreement in full, carry out the necessary actions in order to remove the encumbrance from the Pledged Subject.

7.1.5. Maintain, within the framework of current legislation, the secret of transactions performed by the Borrower.

7.2. The bank has the right:

7.2.1. Refuse to issue a loan if there are circumstances clearly indicating that the amount of debt will not be repaid by the Borrower within the terms established by the Loan Agreement.

7.2.2. During the lending process, check the financial condition of the Borrower, the intended use of the loan, the availability and condition of the Collateral, and ensuring the repayment of the loan. The frequency of such inspections is established by the Bank.

7.2.3. Upon the maturity of the principal, interest, and/or other payments on the loan arising from the terms of this Agreement, the Bank obtains an irrevocable and unconditional right to debit, without prior consent and in an undisputed manner, funds from any accounts of the Borrower opened with the Bank, and in the absence of such accounts, from any other accounts, including those in other banks, to settle the principal, interest, and/or other payments on the loan arising from the terms of this Agreement.

7.2.4. Require the Borrower to take measures necessary to preserve the Collateral.

7.2.5. Notify the Borrower in advance of the next payment date according to the loan repayment schedule.

In cases of:

- Violation and/or non-fulfillment and/or improper fulfillment by the Borrower of the obligations undertaken under this Agreement;
- Violation and/or non-fulfillment and/or improper fulfillment by the Borrower/Guarantor – a third party, of the obligations under the Pledge Agreement;
- Any violation by the Borrower/Guarantor – a third party, of the insurance obligations;
- Deterioration of the Borrower's financial condition;
- Imposition of a lien and/or enforcement against any property of the Borrower, suspension of transactions, or seizure of any bank accounts of the Borrower;
- Destruction, decrease in value, partial or complete loss of the collateral;
- Evasion by the Borrower from bank control and/or detection of at least one instance of the Borrower providing the Bank with false or misleading information and/or documentation;
- Establishment by the Bank of facts indicating non-targeted use of the loan, failure to provide documents confirming targeted use of the loan within the time specified in this Agreement;
- Actions by the Borrower clearly indicating an absence of intention to purchase the Apartment/House under the terms specified in the Purchase Agreement;
- Presence of overdue debt for any of the monthly payments under this Agreement for more than 30 (Thirty) calendar days;
- Occurrence of delays in fulfilling the obligations to make monthly payments more than three times within 12 (Twelve) months, regardless of the amount of the overdue payment;
- • In the presence of grounds provided by the Law of the Republic of Uzbekistan "On Mortgage," including: violation by the Borrower of the rules for using the Apartment/House, including its use for purposes other than intended, deterioration or decrease in its value beyond what is considered normal wear and tear; violation by the Borrower of the rules for maintaining and repairing the Apartment/House, incurring expenses for its maintenance; violation by the Borrower of the obligation to take measures to preserve the collateral; failure to notify the Bank of the threat of loss or damage to the collateral; alienation or other disposition of the Apartment/House without the Bank's consent; in the case of complete or partial loss or damage to the collateral (including the loss of the Borrower's ownership rights to the Apartment); and in other cases provided by the current legislation of the Republic of Uzbekistan or this Agreement.
- • If the Borrower, without prior written consent from the Bank, makes any changes to the Purchase Agreement for the property/Investment Agreement, leading to the non-targeted use of the loan, changes in the total area, address, or value of the property;
- • Occurrence of an insured event under the insurance agreements;
- • Non-fulfillment by the Borrower of obligations to repay other loans provided to them by the Bank;
- • Emergence of any factors that increase the risk of loan non-repayment.

The Bank has the right to:

- Debit funds from any account of the Borrower opened with the Bank, without prior approval and in an indisputable manner, directing these funds to repay the principal debt, interest, and/or other payments under the Loan Agreement. If there are no such funds, the Bank may debit from any other accounts, including those in other banks;
- Cease the issuance of new loans;
- Unilaterally terminate this Agreement early and/or demand early repayment of the loan, including through the enforcement of collateral provided under this Agreement.

If the Bank decides to demand early repayment of the debt under the Loan Agreement, a notification will be sent to the Borrower requiring the early return of the loan amount and other

payments under the Loan Agreement within 30 (thirty) calendar days from the date of sending such notification.

A notification of early repayment of the Loan received by any of the Borrowers is considered received by all Borrowers.

In the case of enforcement against the collateral, the Bank's claims will be satisfied from the value of the pledged property to the extent available at the date of actual satisfaction, including the Borrower's debt on the loan, interest accrued for the use of the loan, penalties, and other payments due to the Bank under the Loan Agreement, as well as the Bank's expenses incurred in the process of enforcement, evaluation, and sale of the collateral, court costs, and expenses related to the eviction of the Borrower and other individuals residing at the collateral's address.

7.2.6. If the amount proceeds from the sale of the Pledged Subject is insufficient to fully satisfy the Bank's requirements, the latter has the right to receive the missing amount from the Borrower's other property on a general basis.

7.2.7. The funds received to the Borrower's account from the Seller in connection with the termination of the Real Estate Purchase and Sale Agreement/Investment Agreement are sent by the Bank independently to repay the loan debt.

7.2.8. Terminate this Agreement if the Borrower fails to use the loan during the loan period by sending the Borrower a written notice of this.

7.2.9. from the date of occurrence of overdue debt on the loan, send to the Borrower (including through Remote service channels) a notification about the presence of overdue debt under the Loan Agreement.

7.3 If the Borrower repays the overdue debt specified in the demand for full early repayment before the repayment deadline indicated in that demand, the Bank has the right to withdraw the demand for full early repayment by sending a letter to the Borrower regarding the withdrawal of the demand. The parties hereby agree that the Bank's sending of a withdrawal letter constitutes a change in the repayment date of the debt under the Loan Agreement, as established by the Demand for Full Early Repayment, to the repayment date specified in the Loan Agreement, which remains effective until the Bank sends the Demand for Full Early Repayment.

7.4. The Bank, at its discretion, may apply or not apply any of the rights/requirements specified in this Agreement. Failure to exercise or partial application of these rights/requirements will not constitute a waiver of these rights/requirements, and they may be applied at any time during the term of this Agreement.

8. Responsibility of the parties

8.1. For failure to fulfill or improper fulfillment of obligations assumed under the Loan Agreement, the Parties are liable in accordance with the current legislation of the Republic of Uzbekistan

8.2. All rights, obligations arising from this Agreement, as well as liability for improper performance or failure to fulfill obligations, the Borrowers bear jointly and severally

8.3. If the Borrower fails to fulfill the obligation to insure the Collateral Subject set out in clause 6.1.16. Loan agreement, to reimburse the Bank for the paid amount of the insurance premium on the day the Bank pays the insurance premium (clause 6.1.12 of the Loan agreement) The Borrower pays a penalty in the amount of 0.1% of the amount of the unpaid insurance premium, but not more than 50% of the amount of the unpaid insurance premium

8.4. If facts of misuse of loan funds by the Borrower are established, the Bank has the right to demand from the Borrower immediate repayment of the amount of misuse of the loan and collect from the Borrower a fine in the amount of 25% of the amount of misuse of the loan. Payment of the fine does not relieve the Borrower from fulfilling obligations under this Agreement.

8.5. The Bank reserves the right to use any of the above measures. The use of one or more measures does not mean the Bank's refusal to take other measures in accordance with the current legislation of the Republic of Uzbekistan

9. Other conditions

9.1. This Agreement comes into force on the day it is signed by the parties and is valid until the parties fully fulfill all obligations assumed under this Agreement.

9.2. Any changes and additions to the Loan Agreement arising during its execution are formalized by additional agreements, which are an integral part of the Loan Agreement. The exception is if the Schedule is changed in accordance with clause 2.2. Loan agreement

9.3. In the event of a dispute, bank records will be preponderant evidence of the obligations of both parties under this Agreement.

9.4. Notifications (notices, letters and other documents) of the Parties to each other are considered to be properly sent if they are made in writing, signed by the Borrower/Bank and sent by registered mail or delivered by the Borrower/Bank to the addresses of the Bank/Borrower specified in this Agreement, delivered against receipt, and are also considered sent properly if sent via Remote Service Channels or by fax

9.5. A notification is considered sent from the date stamped by the postal service on the postal receipt, from the date of receipt indicated in the notification (when delivered by courier), or from the date the notification is sent via facsimile or through Remote Service Channels. In cases not provided for in this Agreement, both parties shall be guided by the current legislation of the Republic of Uzbekistan.

9.6. If it is impossible to resolve the dispute peacefully, all disputes, disagreements and claims arising from this Agreement or in connection with it, including those related to its conclusion, modification, execution, violation, termination, termination and validity, at the discretion of the Claimant, are subject to consideration in the Permanent Arbitration Court at DS Legal Center LLC or in the corresponding interdistrict court for civil cases.

When considering a case in the Permanent Arbitration Court of LLC "DS Legal Centre," the case is reviewed by the Chairperson of the Arbitration Court in accordance with the Rules of the Permanent Arbitration Court of LLC "DS Legal Centre." The decision of the Arbitration Court is considered final and not subject to review. Hereby, the Borrower consents to the Bank providing information regarding the terms of this Agreement, the provided collateral, and the fulfillment of obligations under this Agreement to the State Credit Information Register, the Credit Bureau, and the State Collateral Register for the purpose of forming a credit history.

9.7. The Borrower(s) hereby gives their consent to the Bank providing to the State Register of Credit Information, the Credit Bureau, the State Unitary Enterprise Pledge Register of information regarding the terms of concluding this agreement, the security provided and the fulfillment of obligations under this agreement for the formation of a credit history

9.8. Relations between the Parties not regulated by this Agreement are governed by the current legislation of the Republic of Uzbekistan.

9.9. This Agreement is drawn up in two copies having equal legal force, one for each of the parties.

10. Legal addresses and bank details of the parties

<i>Bank</i>	<i>BORROWER</i>	<i>CO-BORROWER</i>
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