

CONTRACT FOR THE LOAN OF MONEY - QUÉBEC INVESTMENT LOAN

B2B TRUST

130 Adelaide Street West, Suite 200, Toronto, Ontario, M5H 3P5 (the "Trust")

["principal first name", "principal Initial name",
"principal last name",]

(the "Borrower") I or we

["co-borrower1 first name", "co-borrower1 Initial
name", "co-borrower1 last name"]

(the "Co-Borrower") I or we

["principal address1", "principal address2",
"principal address3", "principal city", "principal
province", "principal country", "principal post code"]
address

["co-borrower1 address1", "co-borrower1
address2", "co-borrower1 address3", "co-borrower1
city", "co-borrower1 province", "co-borrower1
country", "co-borrower1 post code"]
address

["co-borrower2 first name", "co-borrower2 Initial
name", "co-borrower2 last name"]

(the "Co-Borrower") I or we

["co-borrower3 first name", "co-borrower3 Initial
name", "co-borrower3 last name"]

(the "Co-Borrower") I or we

["co-borrower2 address1", "co-borrower2
address2", "co-borrower2 address3", "co-borrower2
city", "co-borrower2 province", "co-borrower2
country", "co-borrower2 post code"]
address

["co-borrower3 address1", "co-borrower3
address2", "co-borrower3 address3", "co-borrower3
city", "co-borrower3 province", "co-borrower3
country", "co-borrower3 post code"]
address

- Co-borrower requests an additional separate copy of this Agreement and any disclosure or notices pertaining to this loan and any renewal or amendment thereof.

Reference is made to the loan agreement entered into between the Borrower and the Trust in respect of B2B Trust Investment Loan ["Loan number"] ("Original Agreement").

1. LOAN

Pursuant to this Agreement, for value received, I/we hereby promise to pay on demand to the order of B2B TRUST 130 Adelaide Street West, Suite 200, Toronto, Ontario, M5H 3P5, the outstanding amount of \$ ["outstanding loan"] (the "Net Capital") with interest thereon at the Prime Rate plus ["Spread"] % per annum (the "Interest Rate"), such interest to be calculated daily from the date that the loan proceeds (the "Loan") were advanced, both before and after demand, default or judgement, until payment in full, with interest at the same rate on all overdue interest. As of the date shown above, the Prime Rate is ["prime"] % per annum and the Interest Rate for the interest calculation in effect on the date of this Agreement (the "Initial Interest Rate") is ["Initial interest rate"] % per annum.

Prime Rate means the annual interest rate announced by the Trust from time to time as being its reference rate then in effect (the "Prime Rate"). The current Prime Rate is available on the Trust's web site, www.b2btrust.com or by calling B2B Trust at 1.800.263.8349. I/We acknowledge that the Interest Rate will vary depending on fluctuations in the Prime Rate, and will be adjusted when the Prime Rate changes. I/We agree that the applicable Interest Rate may, for interest computation purposes, change without notice upon each change in the Prime Rate. I/We acknowledge that a written statement by the Trust setting forth the Prime Rate at any specified time shall be conclusive proof of the Prime Rate absent manifest error.