

LIMESTONE FINANCIAL FIRM

Limestone Financial Firm
301 Main Post Office Box 27 Oolitic, Indiana 47451
U.S.A.

Phone number: +1-570-397-3131

Motto: *Our aim is to help.*

LOAN AGREEMENT:

This credit agreement ("Agreement") entered into an effective this day, August 03, 2016. This credit agreement is made the 03 day of August 2016 Between the below persons

Name: Lex Limestone
Address: 301 Main post Office Box
27 Oolitic, Indiana 47451, USA
570-397-3131
(Therefore known as the Lender).

Name: EFUEL EFN CORPORATION
Address: 1212 S. MAIN ST. WILDWOOD,
FLORIDA 34785. USA
352-254-0237
(Therefore known as the Borrower)

APPLICANT DETAILS:

Name of Applicant: EFUEL EFN CORPORATION & LJUBICA STEFANOVIC
Address of Applicant : 1212 S. MAIN ST. WILDWOOD, FLORIDA 34785, USA
Tel: 352-254-0237
Gender: LJUBICA STEFANOVIC (M)
Loan Amount: \$35,000.000
Loan duration: 30 years

LOAN TERMS AND REPAYMENT SCHEDULE

Borrower and lender, taken together, known here as "the parties". In determining the rights and obligations of the parties under this Loan Agreement, the entire document should be read as a whole.

After receiving the loan in the amount of **\$35,000,000.00** the borrower promises to pay the full amount of credit interest there on at a rate of 3% per annum in the amount of **\$18,122,108.65** The loan amount (including principal and any accrued interest) shall be fully payable by the borrower runs into 30 years (361 months).

Additional terms of the loan the borrower and the lender hereby further express their rights and responsibilities to each other in accordance with the Loan Agreement and agree to be bound by law as follows:

Terms of the loan:

The borrower has to make (361) monthly payments to the creditor from 6 months after receipt of the loan by the Borrower and continuing each month after the date of first payment of **\$147,561.41** for 361 months.

1. **Promise to pay:** During the 361 months, the borrower promises to pay the Lender the amount of **\$35,000,000.00** and interest and other payments as set out below. With regard to the agreement, you must send a signed copy of the terms of the loan and send us for further documentation. Once this is received, the loan will be transferred to you within the next 3 days.

2. **BREAKDOWN OF CREDIT:**

Loan Amount: \$35,000,000.00

Loan Interest Rate: 3%

Loan Term: 30 years

Monthly Loan Payment: \$147,561.41

Number of Payments: 361

Cumulative Payments: \$53,122,108.65

Total Interest Paid: \$18,122,108.65

Note: The monthly loan payment was calculated at 360 payments of \$147,561.41 plus a final payment of \$1.05.

3 **TABLE OF MATURITY:**

The borrower will repay the loan amount ranging from 6 months after the loan was transferred to the beneficiary. During this period, the loan will attract no interest. Repayment will be carried out in 361 months.

4. **PREPAYMENT:**

The borrower has the right to redeem all debt incurred. If lending does, or if it has refinanced a loan - that is, replace the new notes - Lender will return unearned finance charge shown [RULES] - commonly used formula to determine the discount installment loans.

5. **Late payment fee:**

Any fee is not paid within 14 days from the date of maturity is subject to attraction of late payment fee of 1.5% of the payment. Failure to repay the loan after two weeks of grace period ends in the court of Law.

6. **Right of offset:**

If this loan becomes past due. The lender has the right to pay this loan from any deposit or security Borrower has with this lender without notice to me. If the Lender gives me more time to pay the loan, the borrower must still pay the entire loan.

7. **Lender:**

The lender promises the borrower to transfer the loan amount **\$35,000,000.00** in accordance with the above agreed terms and conditions of credit. The transfer will be made directly to the borrower with the information below.

8. The Borrower shall: after the conclusion of the contract to pay \$2000 for the Insurance charges.

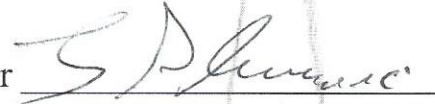
9. The lender agrees to: if the loan will not be given to the borrower to return the fee charged to the borrower in the amount of \$2000 and an additional penalty of 100%.

While acknowledging the adoption and approval of the first plan will be the borrower and the lender to put their signatures to it.

I. STEFANOVIC..... hereby agree to loan terms and conditions put forth in this agreement. I understand that as soon as the accountant receives the Insurance charges fee required in amount (\$2000), the funding will be transferred immediately.

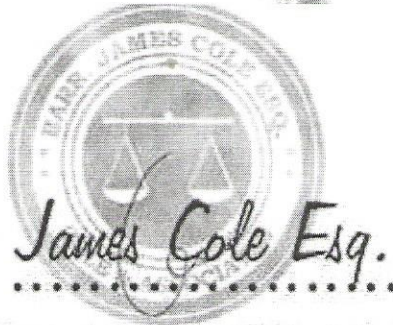
Best regards,

Borrower



Mr. Lex Limestone.

CEO.



Lawyer: Barr James Cole Esa