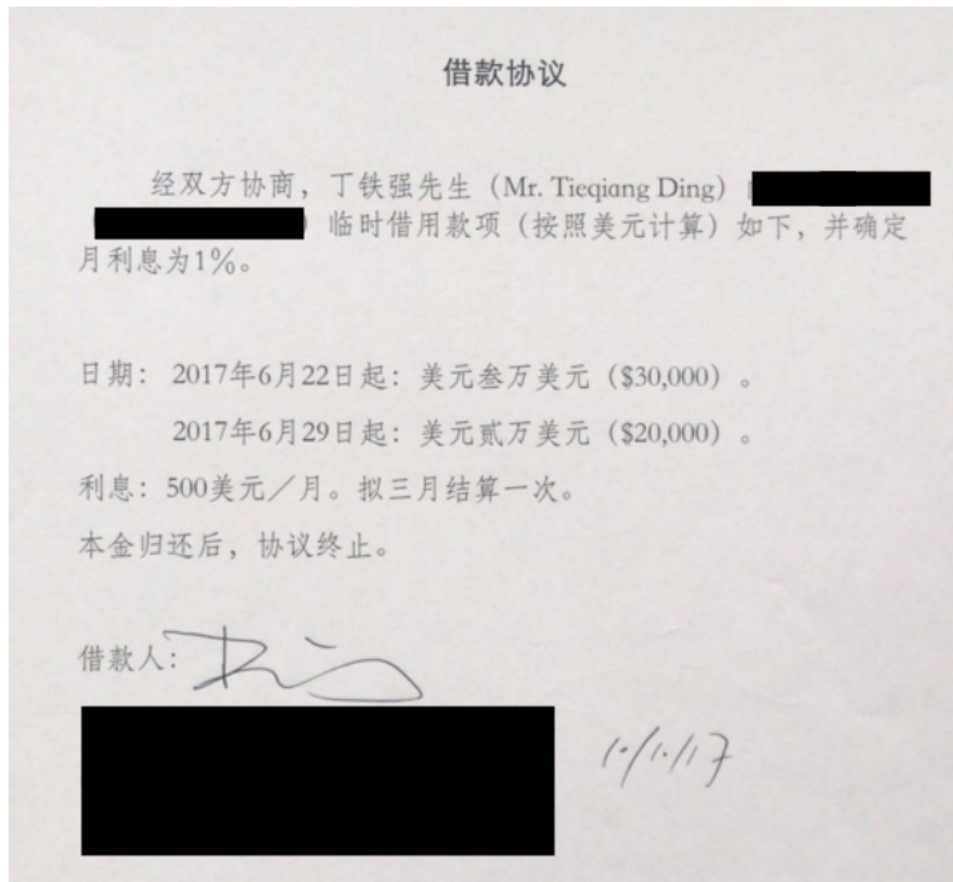


**Note: Translations are approximate. Characters redacted to maintain source anonymity**



After negotiation between the two parties, Mr. Tieqiang Ding and Patrick. The temporary loan (calculated in US dollars) is as follows, and the monthly interest rate is determined to be 1%.

Date: From June 22, 2017: US \$30,000 (\$30,000).  
From June 29, 2017: US \$20,000.

Interest: \$500/month. It is planned to settl

## 借款协议

经双方协商丁铁强先生 (Mr. Tieqiang Ding) 临时借用款项 (按照美元计算) 如下, 并确定月利息为0.8%。

借款额度: 美元贰万 (\$20,000)

日期: 2017年11月3日起始至2018年11月2日。

利息: 每月160美元, 每三个月付讫一次, 480美元。

还款额度: 美元捌万整 (\$20,000)。

本金归还后, 协议终止。如需要续约, 双方提前商议并书面确定。

借款人:

*Ding*

12/1/2017

2017年10月13日

After negotiation between the two parties, Mr. Tieqiang Ding temporarily borrowed money (calculated in U.S. dollars) from Patrick as follows, and the monthly interest rate is determined to be 0.8%.

Borrowing amount: U.S. \$20,000 (\$20,000)

Date: From December 1, 2017 to November 30, 2018

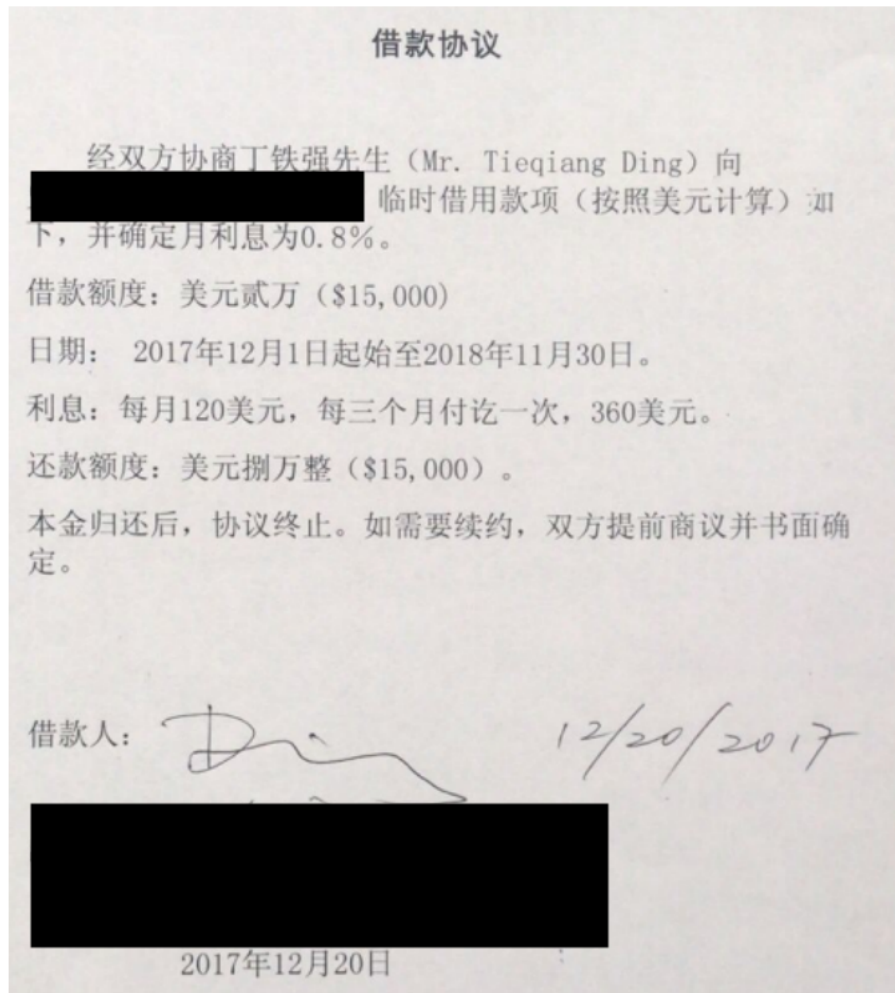
Interest: \$400 per month, paid every three months, \$480.

Repayment amount: \$20,000

After principal is repaid, the agreement will be terminated. For renewal, both parties shall negotiate in advance and confirm in writing.

Borrower: Tieqiang Ding

Lender: Patrick



After negotiation between the two parties, Mr. Tieqiang Ding temporarily borrowed money (calculated in U.S. dollars) from Patrick as follows, and the monthly interest rate is determined to be 0.8%.

Borrowing amount: U.S. \$20,000 (\$20,000)

Date: From December 1, 2017 to November 30, 2018

Interest: \$120 per month, paid every three months, \$360.

Repayment amount: \$20,000

After principal is repaid, the agreement will be terminated. For renewal, both parties shall negotiate in advance and confirm in writing.