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Introduction and Purpose

Introduction

This Mortgage Agreement (the "Agreement") sets forth the terms and conditions governing a loan provided by Docupal Demo, LLC, a United States company with its address at 23 Main St, Anytown, CA 90210 ("Mortgagee" or "Lender"), to Acme, Inc, a business entity organized in the United States, with its address at 3751 Illinois Avenue, Wilsonville, Oregon - 97070 ("Mortgagor" or "Borrower").

Purpose

The purpose of this Agreement is to secure the Borrower's repayment of the loan, which is secured by real property. The Lender is providing a loan to the Borrower, and in return, the Borrower is granting the Lender a mortgage on the property as collateral, ensuring that the Lender has a claim on the property until the loan is fully repaid. This document defines the rights, obligations, and responsibilities of both the Borrower and the Lender, and it is essential for both parties to understand its contents fully. This Agreement is governed by the laws of the State of Delaware.

Parties to the Agreement

This Mortgage Agreement is made and entered into as of August 9, 2025, by and between the following parties:

The Mortgagor (Borrower)

Acme, Inc, hereinafter referred to as "Borrower," a business entity organized and existing under the laws of the United States, with its principal business address at 3751 Illinois Avenue, Wilsonville, Oregon - 97070, USA. The Borrower has the full legal right, power, and authority to enter into this Mortgage Agreement and to mortgage the property as described herein.



The Mortgagee (Lender)

Docupal Demo, LLC, hereinafter referred to as "Lender," a limited liability company organized and existing under the laws of the United States, with its principal address at 23 Main St, Anytown, CA 90210. The Lender is engaged in the business of lending money and has the full legal right, power, and authority to enter into this Mortgage Agreement.

Loan Amount and Property Description

Loan Amount

The principal amount of this loan is United States Dollars (USD) [principal_loan_amount]. This sum represents the total amount of money the Borrower is borrowing from the Lender, Docupal Demo, LLC, and is secured by the property described below. All payments and calculations related to this mortgage will be made in USD.

Property Description

The property securing this loan is located at:

[Property Address]

The full legal description of the property is:

[Full Legal Description]

This description includes the land, all buildings, structures, improvements, appurtenances, and fixtures now or hereafter attached to the property. It also includes all rights, privileges, and easements belonging or pertaining to the property. This property serves as collateral for the loan, and the Lender has a lien on this property until the loan is fully repaid.

Interest Rate and Calculation

The interest rate applicable to this Mortgage Agreement is a fixed rate. This means the interest rate will remain constant throughout the entire term of the loan.



Fixed Interest Rate

The fixed annual interest rate for this mortgage is set at 5.0%. This rate is applied to the outstanding principal balance of the loan.

Interest Calculation Method

Interest is calculated on a simple interest basis. The daily interest rate is determined by dividing the annual interest rate by 365. The interest accrued each day is then calculated by multiplying the daily interest rate by the outstanding principal balance.

Payment Frequency

Payments will be made on a monthly basis. Each monthly payment will include both principal and interest components. The portion of the payment allocated to interest will decrease over time as the principal balance is reduced.

Repayment Terms and Schedule

ACME-1 will repay the loan to Docupal Demo, LLC according to the following terms. The repayment of the principal loan amount, together with accrued interest, will be made in regular installments. These installments will be paid monthly. Payments will commence on September 9, 2025. All payments will be made in United States Dollars (USD). Payments must be sent to Docupal Demo, LLC at 23 Main St, Anytown, CA 90210, USA, or to such other place as Docupal Demo, LLC may designate in writing.

Installment Details

Each monthly installment will be in the amount of \$[Amount]. This amount includes both principal and interest components. The final payment may be adjusted to reflect any rounding differences. The loan's total duration is anticipated to be [Number] years.



Amortization Schedule

The following chart illustrates an example amortization schedule. It displays the distribution of principal and interest over the loan term.

Prepayment

ACME-1 has the option to prepay the outstanding principal balance, in whole or in part, at any time. Early repayment may be subject to certain penalties as determined by Docupal Demo, LLC. Details regarding prepayment penalties will be provided upon request. ACME-1 should provide written notice to Docupal Demo, LLC prior to making any prepayment.

Default and Remedies

Events of Default

ACME-1 will be considered in default under this Mortgage Agreement if any of the following events occur:

- Failure to make any payment when due under the terms of the Loan.
- Breach of any covenant, agreement, or representation made by ACME-1 in this Mortgage Agreement.

Lender's Remedies

Upon the occurrence of any event of default, Docupal Demo, LLC shall have the following remedies, which may be exercised singularly or in combination:

- **Acceleration of Debt:** Docupal Demo, LLC may declare the entire unpaid principal balance, accrued interest, and all other sums due under the Loan immediately due and payable.
- **Foreclosure:** Docupal Demo, LLC may initiate judicial foreclosure proceedings against the mortgaged property in accordance with the laws of the State of Delaware. This includes the right to sell the property and apply the proceeds to satisfy ACME-1's obligations under the Loan.
- **Other Remedies:** Docupal Demo, LLC may pursue any other legal or equitable remedies available under applicable law or in equity to protect its interests.



Enforcement

Docupal Demo, LLC shall be entitled to all costs and expenses incurred in pursuing its remedies, including reasonable attorneys' fees and legal expenses. All remedies are cumulative and may be exercised concurrently or consecutively. No waiver by Docupal Demo, LLC of any default shall operate as a waiver of any other default or of the same default on a future occasion.

Rights and Obligations of the Parties

This section outlines the rights and obligations of ACME-1 ("Borrower") and Docupal Demo, LLC ("Lender") under this Mortgage Agreement.

Borrower's Obligations

ACME-1 is obligated to maintain the mortgaged property in good repair and condition. ACME-1 must also pay all property taxes and insurance premiums when due. Failure to meet these obligations constitutes a default under this agreement.

Lender's Rights

Docupal Demo, LLC, as the lender, has the right to receive timely payments of principal and interest as outlined in the repayment schedule. In the event of default by ACME-1, Docupal Demo, LLC has the right to foreclose on the mortgaged property. This right is subject to the laws of the State of Delaware.

Collateral and Security Interest

ACME-1 grants to Docupal Demo, LLC a mortgage on the real property fully described within this agreement. This mortgage secures the repayment of the debt outlined herein. The real property serves as collateral for the loan.

Grant of Security Interest

ACME-1 hereby grants a security interest in the real property to Docupal Demo, LLC. This security interest extends to all present and future rights, title, and interest of ACME-1 in and to the property.



Perfection of Security Interest

Docupal Demo, LLC will perfect its security interest by recording this mortgage in the land records of the jurisdiction where the real property is located. This recording serves as public notice of the security interest. This action establishes the legal priority of Docupal Demo, LLC's lien against the property.

Amendments and Modifications

Amendment Procedure

This Mortgage Agreement may be amended or modified at any time. Any such amendment must be set forth in writing. All parties to this Agreement must sign the written amendment. No verbal agreements or informal communications will constitute an amendment or modification to this Mortgage Agreement. The written amendment will become effective on the date it is signed by all parties, unless otherwise specified in the amendment itself.

Termination and Release Conditions

This Mortgage Agreement will terminate upon the full repayment of the Loan by ACME-1 to Docupal Demo, LLC, including all outstanding principal, accrued interest, and any other fees or charges due under this Agreement.

Release of Mortgage

Upon full repayment, Docupal Demo, LLC will provide ACME-1 with a release of mortgage document. This document will release the real property described in this Mortgage Agreement from the lien created herein. The release will be executed and delivered to ACME-1 in a timely manner, suitable for recording in the appropriate land records. ACME-1 will be responsible for recording the release of mortgage document.



Dispute Resolution

Any dispute arising from this Mortgage Agreement, Docupal Demo, LLC and ACME-1 will first attempt to resolve it through good-faith negotiation. If negotiation fails, the parties may pursue mediation.

Mediation

In mediation, a neutral third party will assist Docupal Demo, LLC and ACME-1 in reaching a settlement. The parties will share the costs of mediation equally.

Arbitration

If mediation is unsuccessful, either Docupal Demo, LLC or ACME-1 may elect to resolve the dispute through binding arbitration. Arbitration will be conducted in accordance with the rules of the American Arbitration Association. The arbitrator's decision will be final and binding.

Litigation

Absent agreement to arbitrate, Docupal Demo, LLC or ACME-1 may pursue litigation in a court of competent jurisdiction within Delaware.

Governing Law and Jurisdiction

This Mortgage Agreement is governed by and construed in accordance with the laws of the State of Delaware, United States. The parties agree that the laws of Delaware will determine the interpretation and enforcement of this agreement. Any legal suit, action, or proceeding arising out of or relating to this Mortgage Agreement shall be instituted in the federal or state courts located in Delaware. Each party irrevocably submits to the exclusive jurisdiction of such courts in any such suit, action, or proceeding.

Signatures and Execution

This Mortgage Agreement is executed as of August 9, 2025.



Borrower Signature

Acme, Inc. ("Borrower"), by its duly authorized representative, signifies agreement to the terms and conditions outlined herein.

Signature

Printed Name

Title

Lender Signature

Docupal Demo, LLC ("Lender"), by its duly authorized representative, signifies agreement to the terms and conditions outlined herein.

Signature

Printed Name

Title

Notarization

Both the Borrower's and Lender's signatures must be duly notarized by a qualified notary public. Each party must present valid identification at the time of notarization. The date of execution will be the date upon which both parties' signatures are affixed, and notarized where applicable.

Appendices and Supporting Documents

This section lists all documents attached to this Mortgage Agreement. These documents provide further details and clarification of the agreement's terms.



List of Appendices

- **Appendix A:** Legal Description of the Property
- **Appendix B:** Amortization Schedule
- **Appendix C:** Permitted Encumbrances

Supporting Documents

The following documents support and supplement this Mortgage Agreement:

- **Appraisal Report:** An independent valuation of the mortgaged property.
- **Title Insurance Policy:** Protection against losses from defects in title.
- **Property Deed:** Proof of ownership of the property.
- **Loan Disclosures:** All disclosures related to the mortgage loan as required by law.
- **Insurance Certificates:** Evidence of required property insurance coverage.

