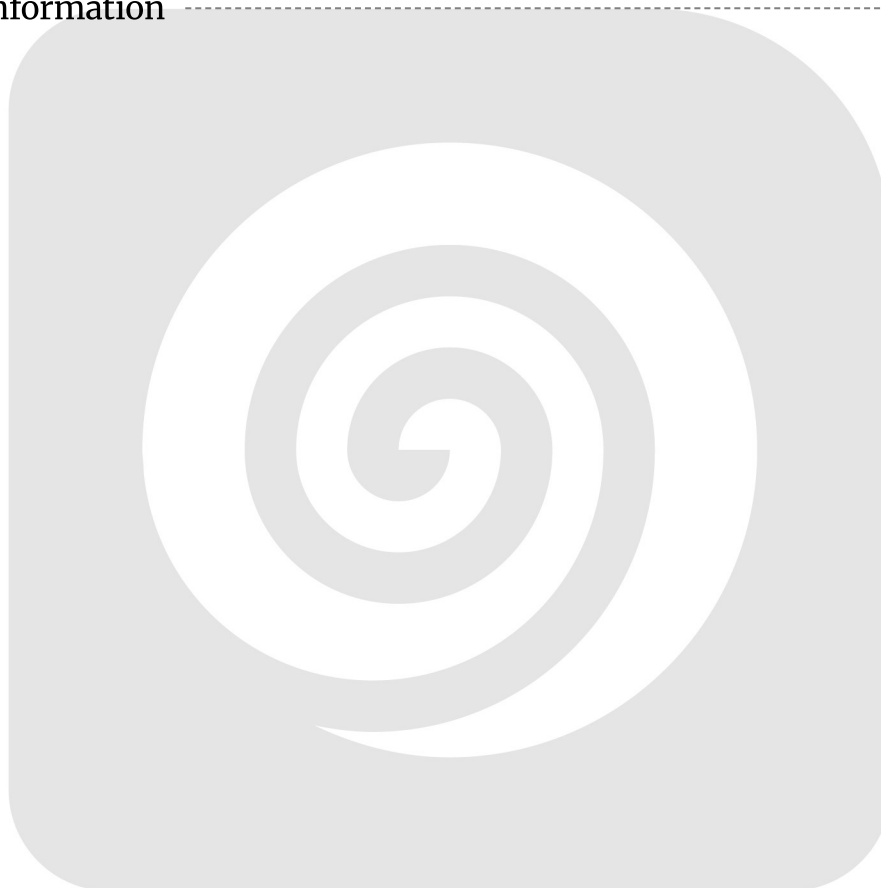


Table of Contents

Introduction and Parties	3
Introduction	3
Parties	3
Purpose	3
Loan Details and Amount	4
Loan Details	4
Principal Loan Amount	4
Disbursement of Funds	4
Interest Rates and Fees	4
Interest Rate	4
Interest Accrual	5
Fees	5
Repayment Terms and Schedule	5
Installment Details	5
Late Payment Penalties	5
Early Repayment	5
Collateral and Security	6
Collateral Valuation	6
Enforcement	6
Borrower and Lender Obligations	6
Borrower's Obligations	6
Lender's Obligations	6
Default and Remedies	7
Events of Default	7
Notice of Default	7
Lender's Remedies	7
Dispute Resolution	7
Mediation	8
Arbitration	8
Governing Law	8
Confidentiality and Data Protection	8
Confidential Information	8
Data Protection	8



Amendments and Termination	9
Amendments	9
Termination	9
Governing Law and Jurisdiction	9
Signatures and Execution	9
Agreement	9
Notarization	10
About Us (Reusable Block)	11
About DocuPal Demo, LLC	11
Contact Information	11



Introduction and Parties

Introduction

This Microfinance Agreement (the "Agreement") is entered into as of August 9, 2025. It sets forth the terms and conditions under which the Lender will provide a microfinance loan to the Borrower.

Parties

Lender

DocuPal Demo, LLC, a company organized under the laws of the United States, with its principal address at 23 Main St, Anytown, CA 90210 ("Lender").

Borrower

Acme, Inc ("ACME-1"), a business organized under the laws of the United States, with its principal address at 3751 Illinois Avenue, Wilsonville, Oregon - 97070 ("Borrower").

Purpose

The Lender agrees to provide the Borrower with a loan of \$25,000. This loan is specifically intended to enable the Borrower to purchase new equipment. This equipment will enhance the Borrower's manufacturing operations. The terms of this Agreement will govern the loan, including repayment schedules, interest calculations, and conditions for default. Both parties enter into this agreement with the intention of fulfilling their obligations in good faith and contributing to the Borrower's operational improvements through the acquisition of the new equipment.



Loan Details and Amount

Loan Details

This section outlines the specifics of the microfinance loan provided by Docupal Demo, LLC to Acme, Inc ("ACME-1").

Principal Loan Amount

The principal amount of this loan is **\$25,000.00** (Twenty-Five Thousand United States Dollars). All transactions related to this agreement will be denominated in USD.

Disbursement of Funds

Docupal Demo, LLC will disburse the full loan amount of \$25,000.00 to ACME-1 via electronic funds transfer. The disbursement will occur within five (5) business days of the full execution and signing of this Microfinance Agreement. ACME-1 is responsible for providing accurate banking information to Docupal Demo, LLC to ensure timely and accurate transfer of funds. Any delays caused by incorrect or incomplete banking information provided by ACME-1 are not the responsibility of Docupal Demo, LLC.

Interest Rates and Fees

The loan provided under this Microfinance Agreement bears a fixed interest rate. ACME-1 will pay interest on the outstanding principal balance.

Interest Rate

The fixed annual interest rate applied to this loan is 8.0%. This rate will remain constant throughout the loan term.

Interest Accrual

Interest is calculated using the simple interest method. It accrues daily on the outstanding principal balance of the loan.



Fees

In addition to interest, a one-time processing fee of \$250.00 will be applied to the loan. This fee covers the administrative costs associated with processing the loan application and disbursing the funds. The fee will be due on the disbursement date.

Repayment Terms and Schedule

The Borrower, ACME-1, will repay the principal loan amount of \$25,000.00, plus accrued interest, in 36 monthly installments. Payments will be made on the same day of each month, starting one month after the loan disbursement date.

Installment Details

Each monthly installment will consist of both principal and interest. The exact amount of each installment will be calculated based on the agreed-upon interest rate. ACME-1 will receive a detailed repayment schedule outlining the breakdown of each payment. This schedule will show the portion allocated to principal and the portion allocated to interest.

Late Payment Penalties

A late payment fee will be applied to any payment received more than five (5) days after the due date. This late payment fee will be equal to five percent (5%) of the overdue amount. Continued failure to make timely payments may result in further penalties. These penalties can include acceleration of the loan and legal action.

Early Repayment

ACME-1 may prepay the outstanding principal balance at any time without penalty. Early repayment allows ACME-1 to reduce the total interest paid over the life of the loan. ACME-1 should provide Docupal Demo, LLC with written notice of its intent to prepay at least ten (10) days prior to the intended prepayment date.



Collateral and Security

As security for the repayment of the Loan, ACME-1 shall grant Docupal Demo, LLC a continuing security interest in all of ACME-1's business assets. This security interest is governed by a general security agreement.

Collateral Valuation

The fair market value of the collateral will determine its value. An independent appraiser, selected by Docupal Demo, LLC, will conduct the valuation. ACME-1 will bear the cost of this appraisal.

Enforcement

Docupal Demo, LLC may enforce its security interest in the collateral upon the occurrence of an event of default. Failure to make payments for a period of 60 days will constitute an event of default. Upon such default, Docupal Demo, LLC may exercise all rights and remedies available to it under applicable law and the general security agreement, including seizing and selling the collateral.

Borrower and Lender Obligations

Borrower's Obligations

ACME-1 must use the loan of \$25,000 solely for purchasing equipment. ACME-1 will maintain accurate financial records related to the loan and its use. ACME-1 agrees to keep all financial and business information related to Docupal Demo, LLC confidential.

Lender's Obligations

Docupal Demo, LLC will disburse the loan funds to ACME-1 promptly. Docupal Demo, LLC will provide ACME-1 with regular account statements detailing loan activity. Docupal Demo, LLC agrees to keep all financial and business information related to ACME-1 confidential.



Default and Remedies

Events of Default

ACME-1 will be considered in default under this Microfinance Agreement if any of the following events occur: failure to make timely payments as outlined in the repayment schedule, commencement of bankruptcy proceedings, or any misrepresentation of financial information provided to DocuPal Demo, LLC.

Notice of Default

In the event of a default, DocuPal Demo, LLC will provide written notice to ACME-1. This notice will be sent via certified mail to ACME-1's address at 3751 Illinois Avenue, Wilsonville, Oregon - 97070, USA, and via email to the designated contact person. The notice will specify the nature of the default and the actions required to remedy it.

Lender's Remedies

Upon the occurrence of a default, DocuPal Demo, LLC will be entitled to exercise any or all of the following remedies:

- **Acceleration of Debt:** Declare the entire outstanding principal amount of the loan, together with accrued interest and any other amounts owed under this Agreement, immediately due and payable.
- **Foreclosure on Collateral:** Foreclose on any collateral provided by ACME-1 to secure the loan, in accordance with applicable law.
- **Other Remedies:** Pursue any other remedies available under applicable law or in equity, including, without limitation, bringing an action for specific performance or seeking injunctive relief.

Dispute Resolution

Docupal Demo, LLC and ACME-1 agree to resolve any disputes related to this Microfinance Agreement through the following methods.



Mediation

First, both parties will attempt to resolve the dispute through mediation. A mutually agreed-upon mediator will be selected. Both parties will share the costs of mediation equally.

Arbitration

If mediation fails, the dispute will be settled by binding arbitration. Arbitration will be conducted under the rules of the American Arbitration Association. The decision of the arbitrator will be final and binding.

Governing Law

The laws of the State of Delaware govern this Microfinance Agreement. This includes all matters of dispute resolution.

Confidentiality and Data Protection

Confidential Information

Both Docupal Demo, LLC and ACME-1 agree to protect each other's confidential information. Confidential information includes any data or knowledge that is not publicly available and is shared between the parties during this agreement. This information must be stored securely. Access is limited to authorized personnel only.

Data Protection

Both parties must comply with the Delaware Personal Data Privacy Act for any personal data processed under this agreement. ACME-1 and Docupal Demo, LLC will implement appropriate technical and organizational measures to ensure data security. These measures protect against unauthorized access, use, or disclosure of personal data.



Amendments and Termination

Amendments

This Agreement may be amended at any time. All changes must be in writing. Both DocuPal Demo, LLC and ACME-1 must sign the written amendment for it to be valid.

Termination

This Agreement will terminate automatically upon ACME-1's full repayment of the loan amount of \$25,000, including all accrued interest and applicable fees. DocuPal Demo, LLC may terminate this Agreement if ACME-1 commits a material breach of any of its obligations. A material breach includes, but is not limited to, failure to make timely payments or violation of any covenants outlined in this agreement.

Governing Law and Jurisdiction

This Microfinance Agreement is governed by the Delaware Uniform Commercial Code. It reflects the understanding between Docupal Demo, LLC, a United States company, and ACME-1, also a United States business. Any legal action or proceeding relating to this Agreement will be resolved in the courts of Wilmington, Delaware.

Signatures and Execution

This Microfinance Agreement becomes effective as of the date of the last signature below.

Agreement

Acme, Inc ("ACME-1") and DocuPal Demo, LLC ("DocuPal") agree to all the terms and conditions outlined in this document.

Acme, Inc (ACME-1)

By: _____

Name: _____



Title: _____

Date: _____

DocuPal Demo, LLC

By: _____

Name: _____

Title: _____

Date: _____

Notarization

Both parties acknowledge that notarization is required for this agreement to be fully executed.

Notary Public Acknowledgement

State of: _____

County of: _____

On this ____ day of _____, 2025, before me, a Notary Public in and for said County and State, personally appeared _____ and _____, known to me to be the individuals described in _____ and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

Witness my hand and official seal.

Notary Public

My Commission Expires: _____



About Us (Reusable Block)

About DocuPal Demo, LLC

DocuPal Demo, LLC is a microfinance institution committed to supporting small businesses. We are registered in Delaware, United States. Our mission is to provide accessible and affordable financial services. We empower entrepreneurs to grow their businesses and strengthen their communities.

Contact Information

We value clear communication with our borrowers. You can reach us through the following channels:

- **Address:** 23 Main St, Anytown, CA 90210, USA
- **Email:** Available upon request.
- **Phone:** Available upon request.

We are dedicated to providing excellent service and support throughout the duration of this agreement.

