Contract of Loan

This contract sets out an Agreement and Arrangement of Loan, and will be effective from the first Friday of the Winter Solstice, 377 YE, hereafter referred to as the Start Date.

BETWEEN Malleas, Secretary to Callidus of the City of Chains \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

hereafter referred to as the "Lender"

AND

Gretel von Holberg, Proprietor of Partwurk, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

hereafter referred to as the "Borrower"

AND IS GUARANTEED AND WITNESSED BY

Katarina von Holberg, Proprietor of Page's Pages \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

hereafter referred to as the "Guarantor".

Contractual Integrity

The Lictors of the Autumn Realm agree to act as directors and enforcers of the Collection Agents and of the Integrity of this Contract, which is Witnessed in their Invoked Name.

Terms and Conditions of Lending and Payment

The sum total of the amount lent to the Borrower by the Lender is 15 Thrones, hereafter referred to as the Initial Sum.

The total balance owed inclusive of interest at any future date shall be referred to as the Current Sum.

Each and every season, while this contract remains in effect, interest will be incurred at the rate of 0.3% per week, applied at the end of each week to the balance of the Current Sum - this is hereafter referred to as the Base Rate. As a note of clarification, this does mean that interest is incurred for previous interest: the interest is compound in nature.

Payment shall be due every 90 days (a season) following the previous date of payment, with payment commencing 90 days from the Start Date. Hence the first payment date shall be the first Friday of the Spring Equinox, 378 YE. The minimum payment on each date of payment shall be 3% of the Current Sum. Payment shall be made via Collection Agents who will make contact with the Borrower or the Guarantor on each Date of Payment. They will have copies of this contract as a verification of their identities. The Lender commits to the costs of collection except in the event of the triggering of the Penalty Clause.

The Borrower and the Guarantor consent at the making of this contract to have a Curse put upon them to allow the accurate and timely collection of payment. This Curse will have the sole effect of making any and all Collection Agents aware of the general location of the Borrower and Guarantor when any payment is due. Prepayment - payment before a payment date - may only be made in person by the Borrower or the Guarantor to the Lender. No third-party may make the payment except by explicit written authorization from the Lender.

In the event that the Borrower is indisposed or proves impossible to contact, including in the event of their death, complete liability for the loan - including all punitive measure springing from the Penalty Clause - will fall onto the Guarantor until any such time as the Borrower may again make themselves available to the Collection Agents. The Guarantor is jointly and severally liable for the full amount owed.

Penalty Clause

In the event that the Penalty Clause is triggered, the totality of the Current Sum becomes due to the Lender immediately. Interest will thereafter be applied at a compound rate of 3% daily. Collection Agents will arrive each day to recoup the totality of the Loan. Each of these collection attempts shall count as a payment date: payment will only be possible during a payment attempt except by explicit written authorization from the Lender. All costs associated with Collection Attempts after the triggering of the Penalty Clause shall be added to the Current Sum. The liberty and property of both the Borrower and the Guarantor shall be forfeit in the event that the Collection Agents cannot recoup the Current Sum on their arrival. The loss of liberty and property shall not be considered as a payment towards the sum owed: these measures are additional and punitive.

In the event that a payment cannot be made in a timely fashion - within two days of a Date of Payment, allowing for difficulties in making contact - the Penalty Clause shall trigger.

In the events of an irrevocable breakdown in civil relations, including but not limited to violence, between any two of the parties to this contract, the Penalty Clause shall trigger.

We, the undersigned, agree to the terms set out in this contract.

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