

VEHICLE PAYMENT AGREEMENT

I. THE PARTIES. This Vehicle Payment Agreement ("Agreement") dated April 1, 2024, is by and between:

Creditor: Tim and Jessica Byrne, with a mailing address of 730 Churchill Ln, Oswego, IL 60543 ("Creditor"), and

Debtor: Anelyse Bumke, with a mailing address of 730 Churchill Ln, Oswego, IL 60543 ("Debtor").

HEREINAFTER, the Debtor and Creditor ("Parties") agrees to the following:

II. BALANCE. At the time of this Agreement, the Debtor owes the Creditor the amount of eight thousand dollars (\$8,000) ("Current Balance") for the following vehicle:

Make: Chevy Model: Cruze Body-Type: Sedan

Year: 2017 Color: Red

Vehicle Identification Number (VIN): 3G1BC5SM1HS567294

III. REPAYMENT PLAN. To satisfy the Amount Owed, the Debtor agrees to repay the Creditor under the following terms:

- a.) The Debtor shall pay a down-payment of \$2,000.
- b.) The Amount Owed shall not bear interest.
- c.) The Debtor shall re-pay the Creditor on a monthly basis beginning on April 15, 2024, in the amount of \$200 to be paid on the 15th of every month ending on October 15, 2026, or when the Amount Owed is paid-in-full.

IV. LATE PAYMENT. Any partial or late payment under this Agreement shall not be allowed and consider the Debtor in default.

V. PREPAYMENT. The Debtor may pre-pay the Amount Owed without penalty.

VI. DEFAULT. If for any reason the Debtor should not oblige to any section or portion of this Agreement, the Debtor shall be considered in default. Under such an event, the remaining balance of the Amount Owed shall be due within five (5) business days with the Debtor liable to pay all reasonable attorney's fees and costs of collection of the Creditor. In addition, the Creditor may reclaim any property or goods in connection with the Amount Owed, hold and dispose of the same, and collect expenses, together with any deficiency due from the Debtor, subject to the Debtor's right to redeem said items pursuant to law.

VII. TRANSFER OF VEHICLE TITLE. Upon the completion of the repayment plan outlined in Section III of this Agreement, and upon the Creditor's receipt of the final payment, the Creditor agrees to transfer the title of the vehicle described in Section II of this Agreement to the Debtor.

- a) At the Debtor's discretion and upon request, the Creditor agrees to transfer the title of the vehicle to the Debtor prior to the completion of the repayment plan outlined in Section III of this Agreement, provided that all outstanding payments up to the date of transfer have been made.
- b) The Parties agree to cooperate in good faith to complete any necessary paperwork or procedures required for the transfer of the vehicle title.
- c) Upon transfer of the vehicle title, the Creditor relinquishes all rights, title, and interest in the vehicle to the Debtor, and the Debtor becomes the sole legal owner of the vehicle.
- d) The Parties acknowledge that the transfer of the vehicle title is contingent upon the Debtor fulfilling all obligations under this Agreement, including but not limited to the timely repayment of the Amount Owed as per Section III.

VIII. GOVERNING LAW. This Agreement shall be governed by, and construed in accordance with, the laws of the State of Illinois ("Governing Law").

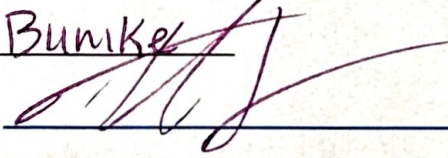
IX. SEVERABILITY. The unenforceability or invalidity of any clause in this Agreement shall not have an impact on the enforceability or validity of any other clause. Any unenforceable or invalid clause shall be regarded as removed from this Agreement to the extent of its unenforceability and invalidity. Therefore, this Agreement shall be interpreted and enforced as if it did not contain the said clause to the extent of its unenforceability and invalidity.

X. ENTIRE AGREEMENT. This Agreement contains all the terms agreed to by the Debtor and Creditor relating to its subject matter, including any attachments or addendums. This Agreement replaces all previous discussions, understandings, and oral agreements.

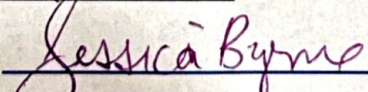
IN WITNESS WHEREOF, the Parties have executed this Agreement as of the undersigned dates written below.

Debtor's Signature:  Date: 4/6/24

Print: Anelise Bunkel

Creditor's Signature:  Date: 4/6/2024

Print: Tim Byrne

Creditor's Signature:  Date: 4/6/24

Print: Jessica Byrne