

**MEMORANDUM OF AVENTUS GROUP ON CROSS-CORPORATE
GUARANTEE**

2020-02-24
Vilnius, Lithuania

Group of companies of Aventus Group hereby are called companies which operate under the Aventus Group name and which have concluded cooperation agreements with its business partner SIA AV Marketplace (PeerBerry), company code: 40203073653. List of companies of Aventus Group are specified in the Annex of this Memorandum and also can be found on the web: <https://peerberry.com/loan-originators/>

The undersigned hereby represents to and covenants and agrees as follows:

For and in consideration of the extension of liabilities and obligations by group of companies of Aventus Group which issues credits (hereinafter called "**AG Creditors**") to group of companies of Aventus Group which receives loans, (hereinafter called "**AG Debtors**") and for other good and valuable consideration, the undersigned, group of companies of Aventus Group (hereinafter called "**AG Guarantors**") hereby unconditionally guarantees the payment of all indebtedness, liabilities and obligations of every kind and nature of **AG Debtors** to **AG Creditors**, whether existing or to exist in the future, whether absolute or contingent including liability pursuant to any guaranty or endorsement by **AG Debtors** direct or indirect, due or to become due, heretofore or hereafter created, arising or existing, (all hereinafter referred to as the "**Indebtedness**") without limitation as to amount.

Memorandum of Aventus Group on cross-corporate guarantee is legally binding in the scope of business situations when direct beneficial (shareholder) or ultimate beneficial owner issues binding decision that one or several financially strong companies of Aventus Group shall guarantee the payment of all indebtedness, liabilities and obligations of other company (-ies) of Aventus Group which may have incurred critical losses and no longer is (are) able to maintain financial obligations. AG Guarantor companies are selected by discretion in proportions by shareholder or ultimate beneficial owner regarding to the financial situation within the Aventus Group on particular time when such cross-corporate guarantee shall be executed.

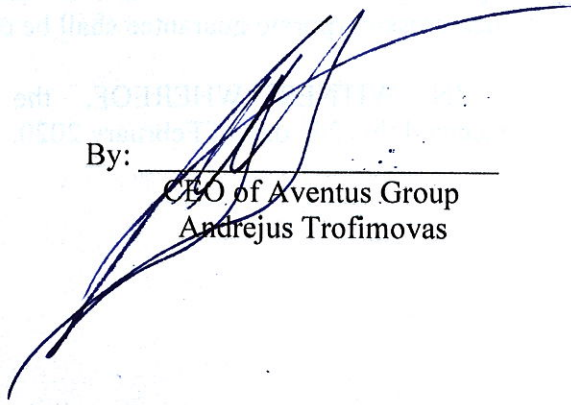
IN WITNESS WHEREOF, the undersigned has caused this agreement to be executed this 24th day of February 2020.

By: _____
CEO of Aventus Group
Andrejus Trofimovas

List of companies of Aventus Group

2020-12-01
Vilnius, Lithuania

1. LTU Finance Sp. z o.o., company code: 0000611492 (Poland);
2. Pixo Sp. z o.o., company code: 0000530323 (Poland);
3. Tusumi Sp. z o.o., company code: 0000507929 (Poland);
4. Arena Finance Sp. z o.o., company code: 0000617270 (Poland);
5. LLC "Aventus Ukraine", company code: 41078230 (Ukraine);
6. LLC "Aventus Leasing", company code: 42441539 (Ukraine);
7. LLC "Slon Credit", company code: 42350798 (Ukraine);
8. LLC "Auto money", company code: 180840014955 (Kazakhstan);
9. O.C.N. "Aventus Finance" S.R.L.: company code: 1017600033652 (Moldova);
10. LLC "Kapital-NT", company code: 1146623008707 (Russia);
11. LLC "Lineura Ukraine", company code: 42753492 (Ukraine);
12. PHUC LOC THO SERVICE CO., LTD, company code: 0315439665 (Vietnam);
13. LLC "Auto money", company code: 180840014955 (Kazakhstan);
14. MPO "Kredit Seven Kazakhstan", company code: 200340016315 (Kazakhstan);
15. LLC MCC "QUATTRO", company code: 1195476044609 (Russia);
16. LLC MCC "KAPPADOKIYA", company code: 1197456052199 (Russia).

By: 
CEO of Aventus Group
Andrejus Trofimovas