

## **STIFF.MONEY, LLC PROMISSORY NOTE (NOTE)**

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**Principal \$10.00**

**Due at Repayment \$11.00**

FOR VALUE RECEIVED, the undersigned, Stiff.Money LLC (“Borrower”), hereby promises to pay to the order of NOTE Token Holder (“Lender”), the principal sum of \$10.00 (the “Principal Amount”), including interest in accordance with the terms set forth below.

**1. Payment.** The Principal Amount together with accrued and unpaid interest and all other charges, costs and expenses, is due and payable in full. All payments under this NOTE are applied first to accrued interest and then to the Principal Amount.

**2. Collateral.** Borrower agrees that until the Principal Amount of this NOTE together with interest is paid in full, this NOTE will be collateralized by Real Estate owned by Stiff.Money LLC, and Borrower hereby grants to Lender collateral interest in such property.

**3. Interest.** The Principal Amount shall bear interest at the rate of 10% charged upfront and due in full upon repayment. Notwithstanding, the total interest charged on the Principal Amount shall not exceed the maximum amount allowed by law and Borrower shall not be obligated to pay any interest in excess of such amount.

**4. Prepayment.** Borrower has the right to prepay all or any part of the Principal Amount plus Interest of this NOTE at any time without prepayment penalty or premium of any kind.

**5. Costs and Fees.** Upon the occurrence of a default by Borrower, Borrower shall pay to Lender all costs of collection, including reasonable attorney's fees.

**6. Waiver.** Borrower and all sureties, guarantors and endorsers hereof, waive presentment, protest and demand, notice of protest, demand and dishonor and nonpayment of this NOTE.

**7. Assignment.** Borrower may not assign its rights or delegate its duties under this NOTE.

**8. Amendment.** This NOTE may not be amended or modified by Borrower and Lender.

**9. Notifications.** Any notice or communication under this NOTE must be in writing and posted on StiffMoney.com website.

**10. Governing Law.** This NOTE shall be governed by and construed in accordance with the laws of the State of Wyoming.

**11. Miscellaneous.** This NOTE will inure to the benefit of and be binding on the respective successors and permitted assigns of Lender and Borrower. Lender shall not be deemed to have waived any provision of this NOTE or the exercise of any rights held under this NOTE unless such waiver is made expressly and in writing. Waiver by Lender of a breach or violation of any provision of this NOTE shall not constitute a waiver of any other subsequent breach or violation. In the event that any of the provisions of this NOTE are held to be invalid or unenforceable in whole or in part, the remaining provisions shall not be affected and shall continue to be valid and enforceable as though the invalid or unenforceable parts had not been included in this NOTE.

IN WITNESS WHEREOF, the undersigned has executed this NOTE as of the date first stated above.

**SIGNATURE**

*Boone Bergsma*  
**Borrower Representative** Signature

StiffMoney LLC  
**Borrower Full Name**

