



# Genesisone International, LLC

## PRIVATE LENDING COMPANY

### CLOSING PROMISSORY NOTE

**LOAN CAPITAL:** \$170,000.00

**11/22/2022**

**ADDRESS:** 718 CATTAIL CIR. HARKER HEIGHTS, TX 76548

**FOR VALUE RECEIVED**, the undersigned, (the Borrower "**ALEXANDER BRYANT**", hereby promises to pay to the order of GENESISONE INTERNATIONAL, LLC (LENDER NAME) ("Payee"), the principal sum of \$264,376.60 (\$254,999.60+\$9,377.00) at the end of the loan term on or before 1/18/2033 pursuant to the terms and conditions set forth herein.

**PAYMENT OF PRINCIPAL.** The principal amount of this Promissory Note (the "Note") and any accrued but unpaid interest shall be due and payable in 120 Months (NUMBER OF PAYMENTS) (equal monthly installments / equal quarterly installments / payments as described below) beginning 02/18/2023 (DATE OF FIRST PAYMENT). All payments under this Note shall be applied first to accrued but unpaid interest, and next to outstanding principal. If not sooner paid, the entire remaining indebtedness (including accrued interest) shall be due and payable on 1/18/2033 (DATE OF FINAL PAYMENT).

**ADD-ON WAIVER:** This note acknowledge that the Maker invokes the add-on program of \$9,377.00 as a miscellaneous for additional expenses which does not incur interest but repaid capital only on final day of repayment.

**INTEREST.** This Note shall bear interest, compounded annually, at 5.00% (ANNUAL INTEREST RATE) percent.

**PREPAYMENT.** The Maker shall have the right at any time and from time to time to prepay this Note in whole or in part without premium or penalty.

**REMEDIES.** No delay or omission on part of the holder of this Note in exercising any right hereunder shall operate as a waiver of any such right or of any other right of such holder, nor shall any delay, omission or waiver on any one occasion be deemed a bar to or waiver of the same or any other right on any future occasion. The rights and remedies of the Payee shall be cumulative and may be pursued singly, successively, or together, in the sole discretion of the Payee.

**EVENTS OF ACCELERATION.** The occurrence of any of the following shall constitute an "Event of Acceleration" by Maker under this Note:

(a) Maker's failure to pay any part of the principal or interest as and when due under this Note;  
or

(b) Maker's becoming insolvent or not paying its debts as they become due.

**ACCELERATION.** Upon the occurrence of an Event of Acceleration under this Note, and in addition to any other rights and remedies that Payee may have, Payee shall have the right, at its sole and exclusive option, to declare this Note immediately due and payable.

**SUBORDINATION.** The Maker's obligations under this Promissory Note are subordinated to all indebtedness, if any, of Maker, to any unrelated third party lender to the extent such indebtedness is outstanding on the date of this Note and such subordination is required under the loan documents providing for such indebtedness.

**WAIVERS BY MAKER.** All parties to this Note including Maker and any sureties, endorsers, and guarantors hereby waive protest, presentment, notice of dishonor, and notice of acceleration of maturity and agree to continue to remain bound for the payment of principal, interest and all other sums due under this Note notwithstanding any change or changes by way of release, surrender, exchange, modification or substitution of any security for this Note or by way of any extension or extensions of time for the payment of principal and interest; and all such parties waive all and every kind of notice of such change or changes and agree that the same may be made without notice or consent of any of them.



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**EXPENSES. (a)** In the event any payment under this Note is not paid when due with a 15 days grace period, the Maker agrees to pay, in addition to the principal and interest hereunder, reasonable attorneys' fees not exceeding a sum equal to 5% of the then outstanding balance owing on the Note, plus all other reasonable expenses incurred by Payee in exercising any of its rights and remedies upon default.

**CLOSING COST:** In the event of disbursement, the closing cost (\$3,850.00), will be made by the borrower **ALEXANDER BRYANT** upon receiving this note before disbursement on which disbursement date is scheduled for Tuesday, November 22, 2022, by 3PM CT.

**REFUNABILITY:** The closing cost being \$3,850.00 which is being made by the maker will be fully refunded to the Maker **ALEXANDER BRYANT** on or before the end of the loan term.

**GOVERNING LAW.** This Note shall be governed by, and construed in accordance with, the laws of the State of Florida.

**SUCCESSORS.** All of the foregoing is the promise of Maker and shall bind Maker and Maker's successors, heirs and assigns; provided, however, that Maker may not assign any of its rights or delegate any of its obligations hereunder without the prior written consent of the holder of this Note.

**IN WITNESS WHEREOF,** Maker has executed this Promissory Note as of the day and year first above written.

<u>ALEXANDER BRYANT</u>	<u><i>Alex B Bryant</i></u>	<u>22 Nov 22</u>	<u>BERHANE KIFLE</u>	<u><i>Berhane Kifle</i></u>	<u>11/22/2022</u>
NAME	(SIGNATURE)	(DATE)	(Closing Agent)		DATE



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You requested that payment to you be made by electronic funds transfer (bank wire transfer). In order to properly credit your bank account, please provide the following information, legibly.

\* Required Fields

* Bank Name:	First Heroes National Bank
* Bank Address:	Blg 109 TJ Mills BLVD , FT. HOOD , Tx 76544
ABA Routing # (US Banks):	111902398
* Account Name:	Alexander Bryant
*Account Holder'sAddress:	2509 Transit Dr. Killeen, Tx 76543
* Account Number	7920879
Additional Information	Checking

By my signature below, I confirm that I am the (Account Owner) \_\_\_\_\_  
**Alexander Bryant**

and as such I have been authorized to provide the information above.

I understand that GENESISONE INTERNATIONAL, LLC may seek confirmation and verification of this account of my authority in writing or by phone.

Signature: Alex 2 Bryant Date: 22 Nov 22



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### WIRE INSTRUCTIONS FOR PURPOSE: CLOSING COSTS

You are required to make the payment of the closing cost using by electronic funds transfer (bank wire transfer) or through a direct deposit.

* Bank Name:	<b>WELLS FARGO</b>
* Bank Address:	<b>12233 N FLORIDA AVE in Tampa FL 33612.</b>
*Wire Routing # (US Banks): *Electronic &ACH Routing:	<b>121000248</b>
* Account Name (Not Payee Name):	<b>BERHANE KIFLE</b>
* Account Number	<b>568 304 1403</b>
* Additional Information	<b>THE PURPOSE OF PAYMENT SHOULD BE STATED AS PERSONAL FOR FASTER POSTING</b>

**For US\$ transfers to foreign bank via it's correspondent bank:**

Correspondent Bank's Name:	
Correspondent Bank's Address:	
SWIFT Code and/or BIC:	
IBAN	
Account #	