

ABILITIES FINANCE

Internal Governance & Operational Control

GOVERNANCE DOCUMENT 1 OF 9

INTERNAL LENDER ELIGIBILITY POLICY

Policy Objective: Defines the strict criteria and verification procedures required to establish a pre-existing personal relationship and confirm financial capacity before accepting capital.

1. Policy Objective

To ensure Abilities Finance operates strictly as a private capital arrangement under Wyoming law, avoiding any classification as a public offering or unregistered security.

2. Pre-Existing Relationship Requirement

No capital may be accepted from any individual without a documented, pre-existing personal or professional relationship with Czar J. Kijana.

The relationship must predate any discussion of the Abilities Finance trading arrangement.

The Relationship Attestation Form must be signed and filed before the Promissory Note is issued.

3. Financial Capacity Verification

Prospective lenders must demonstrate the financial capacity to bear a total loss of principal.

The Eligibility / Capacity Acknowledgment must be completed, with all six risk items individually initialed.

4. Source of Funds

All capital must be accompanied by a signed Source-of-Funds Certification. Capital from unknown, unverified, or high-risk jurisdictions will be rejected.

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