

ABILITIES FINANCE

Internal Governance & Operational Control

GOVERNANCE DOCUMENT 2 OF 9

NOTE PREPARATION AND EXECUTION SOP

Policy Objective: Standard Operating Procedure for drafting, reviewing, and executing Promissory Notes to ensure legal consistency and operational control.

1. Document Generation

All Promissory Notes must be generated using the approved Abilities Finance template governed by Wyoming law.

No custom terms, guarantees, or side letters may be added without formal legal review.

2. Required Addenda

Every Note must be accompanied by:

- a) Risk Acknowledgment Addendum
- b) Attorney Review Acknowledgment
- c) Communications Consent

3. Execution Sequence

Step 1: Lender reviews all documents and completes the Conversation Prep Sheet.

Step 2: Private conversation held between Czar J. Kijana and Lender.

Step 3: Lender signs the Promissory Note and all Addenda.

Step 4: Czar J. Kijana countersigns the Note.

Step 5: Capital Transfer Instructions are issued ONLY after full execution.

4. Capital Receipt

Upon clearing of funds, a Capital Receipt Confirmation is issued, establishing the official start date for profit-sharing calculations.

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