

ABILITIES FINANCE

Private Capital Arrangement – Lender Onboarding Documents

DOCUMENT 3 OF 12

ELIGIBILITY / CAPACITY ACKNOWLEDGMENT

Purpose: Confirms that the prospective lender has the financial capacity to bear the risks of this arrangement and fully understands its private, unsecured, and uninsured nature.

Lender Information

Lender Full Legal Name: _____

Acknowledgments – Please initial next to each statement

_____ 1. CAPACITY TO BEAR LOSS

I have adequate financial means and net worth to bear the risk of losing my entire principal amount. The loss of this capital would not materially harm my standard of living or financial stability.

___ 2. NOT A GUARANTEED PRODUCT

I understand that **this is** not a savings account, certificate of deposit, or guaranteed **return** product. There are no guaranteed profits, and there will be periods of loss.

___ 3. NOT INSURED

I understand that my capital **is not insured by** the FDIC, SIPC, **or** any other government agency **or private** insurance entity.

___ 4. UNSECURED LENDING

I understand that **this** arrangement **is** an unsecured promissory note. There **is** no collateral backing my loan.

___ 5. NOT AN INVESTMENT FUND

I understand that Abilities Finance is not **a** registered investment advisor, broker-dealer, hedge fund, or mutual fund. I am not purchasing securities or equity; I am entering into **a** private lending arrangement.

___ 6. HIGH RISK

I understand that cryptocurrency trading **is** highly **volatile and** carries a significant risk of loss.

Signature

Lender Signature: _____ Date: _____

Governing Law: State of Wyoming

CONFIDENTIAL — Abilities Finance Private Capital Arrangement