

ABILITIES FINANCE

Private Capital Arrangement – Lender Onboarding Documents

DOCUMENT 7 OF 12

RISK ACKNOWLEDGMENT ADDENDUM

Purpose: A separate, explicitly signed document proving that the specific risks of this arrangement were read, understood, and accepted by the Lender prior to execution of the Promissory Note.

Lender Information

Lender Full Legal Name: _____

Associated Promissory Note Date: _____

Risk Acknowledgments – Please initial next to each item

____ 1. TOTAL LOSS OF PRINCIPAL

I understand that cryptocurrency trading involves extreme risk. I acknowledge that I could lose my entire principal amount, and I am financially capable of bearing such a loss.

____ 2. VOLATILITY

I understand that cryptocurrency markets are subject to sudden, severe price movements. The value of the trading pool can fluctuate dramatically in short periods.

___ 3. UNSECURED CREDITOR STATUS

I understand that my loan to Abilities Finance is entirely unsecured. There is no collateral. In the event of insolvency or bankruptcy of Abilities Finance, I would be an unsecured creditor, typically last in line for any remaining assets.

___ 4. NO REGULATORY PROTECTIONS

I understand that Abilities Finance is not a registered investment advisor or broker-dealer. This arrangement is not regulated by the SEC or state securities boards. I do not have the protections afforded to clients of registered financial institutions.

___ 5. OPERATIONAL AND TECHNICAL RISKS

I understand that trading relies on technology, exchanges, and third-party platforms that may be subject to hacking, outages, regulatory actions, or failure, which could result in the loss of funds.

___ 6. JANUARY 2026 EVENT

I acknowledge that I have been informed of the January 2026 operational event that resulted in a significant trading loss, and I have reviewed the updated track record.

Signature

By signing below, I confirm that I have read, understood, and accept all the risks associated with this Promissory Note arrangement.

Lender Signature: _____ Date: _____

Governing Law: State of Wyoming

CONFIDENTIAL — Abilities Finance Private Capital Arrangement