

LOAN AGREEMENT

THIS LOAN AGREEMENT (this "Agreement") dated this 8th day of April, 2011

BETWEEN:

Lesley Groff of 120 Oak Street, New Canaan, CT 06840; and
Ike Groff of 120 Oak Street, New Canaan, CT 06840
(collectively and individually the "Lender")

OF THE FIRST PART

AND

Gloryana Perez of 16 Garner St., 2nd Floor Norwalk CT 06854
(the "Borrower")

OF THE SECOND PART

IN CONSIDERATION OF the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, both parties agree to keep, perform and fulfill the promises and conditions set out in this Agreement:

Loan Amount & Interest

1. The Lender promises to loan twelve thousand, five hundred (\$12,500.00) USD, to the Borrower and the Borrower promises to repay this principal amount to the Lender, at such address as may be provided in writing, without interest payable on the unpaid principal.

Payment

2. This Loan will be repaid in 125 consecutive weekly installments of \$100.00 each commencing April 8, 2011 and continuing on the Friday of each following week with the balance then owing under this Agreement being paid at the end of its term.
3. Repayment of the full principal amount to the address set out in this Agreement, or to the address agreed upon by the parties, is good and sufficient payment to all individual lenders.
4. At any time while not in default under this Agreement, the Borrower may pay the outstanding balance then owing under this Agreement to the Lender without further bonus or penalty.

Default

5. Notwithstanding anything to the contrary in this Agreement, if the Borrower defaults in the performance of any obligation under this Agreement, then the Lender may declare the principal amount owing and interest due under this Agreement at that time to be immediately due and payable.

Governing Law

6. This Agreement will be construed in accordance with and governed by the laws of the State of Connecticut.

Costs

7. All costs, expenses and expenditures including, without limitation, the complete legal costs incurred by

enforcing this Agreement as a result of any default by the Borrower, will be added to the principal then outstanding and will immediately be paid by the Borrower.

Binding Effect

8. This Agreement will pass to the benefit of and be binding upon the respective heirs, executors, administrators, successors and permitted assigns of the Borrower and Lender. The Borrower waives presentment for payment, notice of non-payment, protest, and notice of protest.

Amendments

9. This Agreement may only be amended or modified by a written instrument executed by both the Borrower and the Lender.

Severability

10. The clauses and paragraphs contained in this Agreement are intended to be read and construed independently of each other. If any term, covenant, condition or provision of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provision be reduced in scope by the court only to the extent deemed necessary by that court to render the provision reasonable and enforceable and the remainder of the provisions of this Agreement will in no way be affected, impaired or invalidated as a result.

General Provisions

11. Headings are inserted for the convenience of the parties only and are not to be considered when interpreting this Agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa.

Entire Agreement

12. This Agreement constitutes the entire agreement between the parties and there are no further items or provisions, either oral or otherwise.

IN WITNESS WHEREOF, the parties have duly affixed their signatures under hand and seal on this 8th day of April, 2011.

SIGNED, SEALED, AND DELIVERED
this 8th day of April, 2011.

Lesley Groff

Ike Groff

SIGNED, SEALED, AND DELIVERED
this 8th day of April, 2011.

Gloryana Perez

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AMORTIZATION SCHEDULE

Date	Payment (\$)	Principal Paid (\$)	Interest Paid (\$)	Total Interest (\$)	Balance (\$)
Fri Apr 8th, 2011	100.00	100.00	0.00	0.00	12,400.00
Fri Apr 15th, 2011	100.00	100.00	0.00	0.00	12,300.00
Fri Apr 22nd, 2011	100.00	100.00	0.00	0.00	12,200.00
Fri Apr 29th, 2011	100.00	100.00	0.00	0.00	12,100.00
Fri May 6th, 2011	100.00	100.00	0.00	0.00	12,000.00
Fri May 13th, 2011	100.00	100.00	0.00	0.00	11,900.00
Fri May 20th, 2011	100.00	100.00	0.00	0.00	11,800.00
Fri May 27th, 2011	100.00	100.00	0.00	0.00	11,700.00
Fri Jun 3rd, 2011	100.00	100.00	0.00	0.00	11,600.00
Fri Jun 10th, 2011	100.00	100.00	0.00	0.00	11,500.00
Fri Jun 17th, 2011	100.00	100.00	0.00	0.00	11,400.00
Fri Jun 24th, 2011	100.00	100.00	0.00	0.00	11,300.00
Fri Jul 1st, 2011	100.00	100.00	0.00	0.00	11,200.00
Fri Jul 8th, 2011	100.00	100.00	0.00	0.00	11,100.00
Fri Jul 15th, 2011	100.00	100.00	0.00	0.00	11,000.00
Fri Jul 22nd, 2011	100.00	100.00	0.00	0.00	10,900.00
Fri Jul 29th, 2011	100.00	100.00	0.00	0.00	10,800.00
Fri Aug 5th, 2011	100.00	100.00	0.00	0.00	10,700.00
Fri Aug 12th, 2011	100.00	100.00	0.00	0.00	10,600.00
Fri Aug 19th, 2011	100.00	100.00	0.00	0.00	10,500.00
Fri Aug 26th, 2011	100.00	100.00	0.00	0.00	10,400.00
Fri Sep 2nd, 2011	100.00	100.00	0.00	0.00	10,300.00
Fri Sep 9th, 2011	100.00	100.00	0.00	0.00	10,200.00
Fri Sep 16th, 2011	100.00	100.00	0.00	0.00	10,100.00
Fri Sep 23rd, 2011	100.00	100.00	0.00	0.00	10,000.00
Fri Sep 30th, 2011	100.00	100.00	0.00	0.00	9,900.00
Fri Oct 7th, 2011	100.00	100.00	0.00	0.00	9,800.00
Fri Oct 14th, 2011	100.00	100.00	0.00	0.00	9,700.00
Fri Oct 21st, 2011	100.00	100.00	0.00	0.00	9,600.00
Fri Oct 28th, 2011	100.00	100.00	0.00	0.00	9,500.00
Fri Nov 4th, 2011	100.00	100.00	0.00	0.00	9,400.00
Fri Nov 11th, 2011	100.00	100.00	0.00	0.00	9,300.00
Fri Nov 18th, 2011	100.00	100.00	0.00	0.00	9,200.00
Fri Nov 25th, 2011	100.00	100.00	0.00	0.00	9,100.00
Fri Dec 2nd, 2011	100.00	100.00	0.00	0.00	9,000.00
Fri Dec 9th, 2011	100.00	100.00	0.00	0.00	8,900.00
Fri Dec 16th, 2011	100.00	100.00	0.00	0.00	8,800.00
Fri Dec 23rd, 2011	100.00	100.00	0.00	0.00	8,700.00
Fri Dec 30th, 2011	100.00	100.00	0.00	0.00	8,600.00
Fri Jan 6th, 2012	100.00	100.00	0.00	0.00	8,500.00
Fri Jan 13th, 2012	100.00	100.00	0.00	0.00	8,400.00
Fri Jan 20th, 2012	100.00	100.00	0.00	0.00	8,300.00
Fri Jan 27th, 2012	100.00	100.00	0.00	0.00	8,200.00
Fri Feb 3rd, 2012	100.00	100.00	0.00	0.00	8,100.00
Fri Feb 10th, 2012	100.00	100.00	0.00	0.00	8,000.00
Fri Feb 17th, 2012	100.00	100.00	0.00	0.00	7,900.00
Fri Feb 24th, 2012	100.00	100.00	0.00	0.00	7,800.00
Fri Mar 2nd, 2012	100.00	100.00	0.00	0.00	7,700.00
Fri Mar 9th, 2012	100.00	100.00	0.00	0.00	7,600.00
Fri Mar 16th, 2012	100.00	100.00	0.00	0.00	7,500.00
Fri Mar 23rd, 2012	100.00	100.00	0.00	0.00	7,400.00
Fri Mar 30th, 2012	100.00	100.00	0.00	0.00	7,300.00
Fri Apr 6th, 2012	100.00	100.00	0.00	0.00	7,200.00
Fri Apr 13th, 2012	100.00	100.00	0.00	0.00	7,100.00
Fri Apr 20th, 2012	100.00	100.00	0.00	0.00	7,000.00
Fri Apr 27th, 2012	100.00	100.00	0.00	0.00	6,900.00
Fri May 4th, 2012	100.00	100.00	0.00	0.00	6,800.00

Fri May 11th, 2012	100.00	100.00	0.00	0.00	6,700.00
Fri May 18th, 2012	100.00	100.00	0.00	0.00	6,600.00
Fri May 25th, 2012	100.00	100.00	0.00	0.00	6,500.00
Fri Jun 1st, 2012	100.00	100.00	0.00	0.00	6,400.00
Fri Jun 8th, 2012	100.00	100.00	0.00	0.00	6,300.00
Fri Jun 15th, 2012	100.00	100.00	0.00	0.00	6,200.00
Fri Jun 22nd, 2012	100.00	100.00	0.00	0.00	6,100.00
Fri Jun 29th, 2012	100.00	100.00	0.00	0.00	6,000.00
Fri Jul 6th, 2012	100.00	100.00	0.00	0.00	5,900.00
Fri Jul 13th, 2012	100.00	100.00	0.00	0.00	5,800.00
Fri Jul 20th, 2012	100.00	100.00	0.00	0.00	5,700.00
Fri Jul 27th, 2012	100.00	100.00	0.00	0.00	5,600.00
Fri Aug 3rd, 2012	100.00	100.00	0.00	0.00	5,500.00
Fri Aug 10th, 2012	100.00	100.00	0.00	0.00	5,400.00
Fri Aug 17th, 2012	100.00	100.00	0.00	0.00	5,300.00
Fri Aug 24th, 2012	100.00	100.00	0.00	0.00	5,200.00
Fri Aug 31st, 2012	100.00	100.00	0.00	0.00	5,100.00
Fri Sep 7th, 2012	100.00	100.00	0.00	0.00	5,000.00
Fri Sep 14th, 2012	100.00	100.00	0.00	0.00	4,900.00
Fri Sep 21st, 2012	100.00	100.00	0.00	0.00	4,800.00
Fri Sep 28th, 2012	100.00	100.00	0.00	0.00	4,700.00
Fri Oct 5th, 2012	100.00	100.00	0.00	0.00	4,600.00
Fri Oct 12th, 2012	100.00	100.00	0.00	0.00	4,500.00
Fri Oct 19th, 2012	100.00	100.00	0.00	0.00	4,400.00
Fri Oct 26th, 2012	100.00	100.00	0.00	0.00	4,300.00
Fri Nov 2nd, 2012	100.00	100.00	0.00	0.00	4,200.00
Fri Nov 9th, 2012	100.00	100.00	0.00	0.00	4,100.00
Fri Nov 16th, 2012	100.00	100.00	0.00	0.00	4,000.00
Fri Nov 23rd, 2012	100.00	100.00	0.00	0.00	3,900.00
Fri Nov 30th, 2012	100.00	100.00	0.00	0.00	3,800.00
Fri Dec 7th, 2012	100.00	100.00	0.00	0.00	3,700.00
Fri Dec 14th, 2012	100.00	100.00	0.00	0.00	3,600.00
Fri Dec 21st, 2012	100.00	100.00	0.00	0.00	3,500.00
Fri Dec 28th, 2012	100.00	100.00	0.00	0.00	3,400.00
Fri Jan 4th, 2013	100.00	100.00	0.00	0.00	3,300.00
Fri Jan 11th, 2013	100.00	100.00	0.00	0.00	3,200.00
Fri Jan 18th, 2013	100.00	100.00	0.00	0.00	3,100.00
Fri Jan 25th, 2013	100.00	100.00	0.00	0.00	3,000.00
Fri Feb 1st, 2013	100.00	100.00	0.00	0.00	2,900.00
Fri Feb 8th, 2013	100.00	100.00	0.00	0.00	2,800.00
Fri Feb 15th, 2013	100.00	100.00	0.00	0.00	2,700.00
Fri Feb 22nd, 2013	100.00	100.00	0.00	0.00	2,600.00
Fri Mar 1st, 2013	100.00	100.00	0.00	0.00	2,500.00
Fri Mar 8th, 2013	100.00	100.00	0.00	0.00	2,400.00
Fri Mar 15th, 2013	100.00	100.00	0.00	0.00	2,300.00
Fri Mar 22nd, 2013	100.00	100.00	0.00	0.00	2,200.00
Fri Mar 29th, 2013	100.00	100.00	0.00	0.00	2,100.00
Fri Apr 5th, 2013	100.00	100.00	0.00	0.00	2,000.00
Fri Apr 12th, 2013	100.00	100.00	0.00	0.00	1,900.00
Fri Apr 19th, 2013	100.00	100.00	0.00	0.00	1,800.00
Fri Apr 26th, 2013	100.00	100.00	0.00	0.00	1,700.00
Fri May 3rd, 2013	100.00	100.00	0.00	0.00	1,600.00
Fri May 10th, 2013	100.00	100.00	0.00	0.00	1,500.00
Fri May 17th, 2013	100.00	100.00	0.00	0.00	1,400.00
Fri May 24th, 2013	100.00	100.00	0.00	0.00	1,300.00
Fri May 31st, 2013	100.00	100.00	0.00	0.00	1,200.00
Fri Jun 7th, 2013	100.00	100.00	0.00	0.00	1,100.00
Fri Jun 14th, 2013	100.00	100.00	0.00	0.00	1,000.00
Fri Jun 21st, 2013	100.00	100.00	0.00	0.00	900.00
Fri Jun 28th, 2013	100.00	100.00	0.00	0.00	800.00
Fri Jul 5th, 2013	100.00	100.00	0.00	0.00	700.00
Fri Jul 12th, 2013	100.00	100.00	0.00	0.00	600.00

Fri Jul 19th, 2013	100.00	100.00	0.00	0.00	500.00
Fri Jul 26th, 2013	100.00	100.00	0.00	0.00	400.00
Fri Aug 2nd, 2013	100.00	100.00	0.00	0.00	300.00
Fri Aug 9th, 2013	100.00	100.00	0.00	0.00	200.00
Fri Aug 16th, 2013	100.00	100.00	0.00	0.00	100.00
Fri Aug 23rd, 2013	100.00	100.00	0.00	0.00	0.00

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