

Loan Certificate

To: [Name of Investor] (the “Investor”)

From: BridgeCrowd (the "Existing Lender")

Dated: [X] (the “Date of Investment”)

Borrower: [X]

Loan Agreement: a loan agreement made between the Borrower and BridgeCrowd

Investment Start Date: [X]

Investment Amount: £[X]

Interest Rate: [X]

Interest Payment Method by Borrower: [Retained/Serviced/Rolled]

Interest Payment Method to Investor: [Retained/Serviced/Rolled]

Default Rate: [X]

Loan Term: [X] (subject to the extension provisions in the Global Investor Provisions)

Reference: [X]

1. We refer to the Loan Agreement and the Global Investor Provisions. This is a Loan Certificate. Terms defined in the Global Investor Provisions have the same meaning in this Loan Certificate. All the terms, provisions and exclusions of the Global Investor Provisions shall apply equally to this Loan Certificate.
2. From the Investment Start Date, the Existing Lender assigns absolutely to the Investor all the rights of the Existing Lender under the Loan Agreement which relate to the Investment Amount.
3. The Interest Rate applicable to the Investment Amount shall be payable to the Investor in accordance with the terms of the Global Investor Provisions.
4. From the Investment Start Date, the Existing Lender shall continue to undertake any administrative functions in connection with the operation of the Loan.
5. This Loan Certificate and any non-contractual obligations arising out of or in connection with it are governed by English law.

By

.....

For and on behalf of **BridgeCrowd**