
**AGREEMENT OF ACCEPTANCE OF TERMS AND
CONDITIONS FOR THE CONTRACTING OF MORTGAGE
LOAN BROKERAGE SERVICES**

REUNITED

On the one hand,

The business entity HOTELAND INVESTMENT, SL, holder of CIF B-01-593.573 and with registered office at Calle Paraires, No. 29, Entreplanta A, 07001, Palma, acting represented by its sole administrator, Mr. IVÁN BELLOD DÍAZ, holder of DNI No. 78.221.285-X.

The commercial entity HOMEVEST LIMITED, with company number 13.802.806 and registered office at Regus Offices, 167 City Road, Lonfres, EC1B 1AW, acting represented by Mr. ERIK JOHANNES EDIN, holder of identity card no. _____ and Mr. VASILE PETRU DIMULESCU, holder of identity card no. _____.

And, of the other:

CLIENTS DATA

EXHIBIT

I.- The purpose of this agreement is to regulate the terms and conditions (hereinafter, "Terms") that will affect and set forth the conditions on which the contractual relationship between HOTELAND INVESTMENT, SL ("Hoteland") and HOMEVEST LIMITED ("Homevest"), hereinafter jointly referred to as "the Companies", and the clients that use their mortgage loan intermediation services in Spain (hereinafter, "Clients") will be governed.

II.- The reading and signing of this agreement shall imply the express acceptance of the terms and conditions contained herein.

Its acceptance is an essential requirement for the contractual relationship to be understood as having been initiated, as detailed below.

TERMS AND CONDITIONS

FIRST.- Identification of the companies.

Hoteland is the holder of the mortgage credit intermediation license issued by the Bank of Spain No. D797.

The obtaining and validity of the aforementioned license is an essential requirement to be able to engage in, offer and be remunerated for the provision of mortgage credit intermediation services throughout Spain.

For its part, Homevest is the entity in charge of providing the software contained in Homevest.io through which the Client has initiated contact with the companies, as well as serving as the interlocutor between the Client's data and documents and Hoteland.

SECOND.- Identification of the Client.

The Client declares that he/she is certainly and truthfully interested in obtaining a mortgage loan with a bank or credit institution in Spain.

Consequently, he/she declares that he/she is aware of the figure of the mortgage credit, what it consists of and the obligations arising therefrom, as well as the need to comply with various requirements to be able to obtain them.

Said requirements may vary over time and are different for each banking entity.

THIRD.- Actions taken by the companies.

- On the part of Homevest, the following actions will be carried out:

- o Receipt and storage of data and personal information of customers that are uploaded to the platform.

- o Reception and storage of all the general documentation of the Client that is uploaded to the platform.

- o Reception of all the specific documentation of the Client requested by the banking entities.

- o Granting access to data and documentation related to Hoteland.

- The following actions will be carried out by Hoteland:

- o Reception and storage of personal data and information of the clients that are uploaded to the platform.

- o Reception and storage of all general documentation of the Client that is uploaded to the platform.

- o Reception of all the specific documentation of the Client requested by the banking entities.

- o Sending the aforementioned data and documentation to each of the banking entities with which we work in each specific case.

- o Representation of the Client in the actions and communications related to the negotiations with the banking entities prior to the signing of the mortgage loan.

- o Collection by the bank of the corresponding and previously agreed fees.

FOURTH - Services offered by the companies:

- Homevest offers the following services:

- o Computer software that provides Clients with the information on the data and documents necessary to initiate the intermediation process.

- o Assistance in the compilation of information and documents.

- o Facilitating the access to Hoteland to the referred data so that it can start its intermediation work.

- o Sending mortgage simulation to all those Clients who have provided sufficient data, information and documents.

- Hoteland offers the following services:

- o Reception, analysis and sending to the banking, financial and credit institutions of the client's data and documents that are strictly necessary and/or requested by them.

- o Management of the relations and intermediation with the banking, financial and credit entities that it deems appropriate.
- o Direct obtaining of mortgage offers with different and preferential conditions than the ones obtained as a private user.
- o Presentation of the different offers obtained to customers.
- o Communication to the banking, financial or credit institutions of the acceptance or non-acceptance of the offer.

FIFTH: Obligations of the Clients:

The clients are obliged to:

- Access homevest.io only if there is a true and real interest in obtaining a mortgage loan.
- Accept the processing of personal data and the storage of information.
- To provide real, accurate, updated and complete information.
- Cooperate actively in obtaining the necessary documentation required by the banking, financial or credit institutions.
- Communicate fluently with the Companies and respond to any request for additional information.
- Accept or reject the offers made.

Furthermore, the Client states that he/she understands and accepts that the decision to grant a mortgage loan is subject to the risk assessment of the banking entities and that neither of the two signatory companies guarantees the approval of any mortgage application.

SIXTH - Confidentiality and Protection of Personal Data.

The Companies undertake to protect the privacy and personal data of the Clients in accordance with the current legislation on data protection.

For more information on the processing of personal data, please refer to our Privacy Policy on the Companies' website:

- For HOTELAND: <https://hoteland.es/broker/privacy-policy>

- For HOMEVEST: <https://homevest.io/privacy-policy>

SEVENTH - Commissions and fees.

The commissions and fees for the services of the Companies will be established in separate agreements with the banking entities and will be communicated in a transparent manner to the client if requested.

Hoteland is the only entity responsible for receiving the payment of the commissions and fees received by the banking entities.

EIGHTH.- Exception of liability.

The Companies shall not be responsible for the results of the mortgage applications or the decisions of the banking entities. The Companies provide intermediation and advisory services, but do not guarantee the approval of mortgages or specific conditions.

NINTH - Termination.

The Companies reserve the right to terminate the relationship with the Clients in case of breach of these Terms or for any other reason they deem appropriate.

The Clients also have the right to terminate their relationship with the Companies at any time, as long as they communicate it to any of the ways that will be specified in section 'TENTH'.

TENTH.- Address for notification purposes.

The Companies designate, as domicile for the purpose of notifications, the following addresses:

- Hoteland:
o Postal: C/Paraires, n.º 29, Ent. A, 07001, Palma.
o Electronic: brokerage@hoteland.es

- Homevest:
o Postal:
o Electronic:

The customer designates, as domicile for the purpose of notifications, the following addresses:

- o Postal:
- o Electronic:

ELEVENTH.- Modifications to these Terms.

The Companies reserve the right to modify these Terms at any time.

The modifications will become effective once they are published on the Companies' website.

Customers will be notified of any changes made to these Terms.

TWELFTH - Applicable Law and Jurisdiction.

These terms and conditions shall be governed by Spanish law in all cases, regardless of the domicile and/or nationality of the customer.

Any dispute arising in connection with the application, interpretation, adherence, compliance or substitute of these Terms shall be subject to the jurisdiction of the Courts and Tribunals of Palma.

The customer expressly waives its own jurisdiction, if different from that established.

And, in proof of conformity, the parties sign the present document, in triplicate and to a single effect, in the place and date above referenced.

Fdo.- Hoteland Investment, SL. S.F.- Homevest Limited. S.D.- The Client.