

Manitoba Liberal Party Loan Agreement

RECEIVED
JAN 26 2012
ELECTIONS MANITOBA

FINANCIAL LOAN AGREEMENT
Between

JING YI GUO

JOE CHAN 907-201 Princess St.
(Name and address of Candidate)
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The Elections Finances Act sets out specific requirements regarding the lending and transfer of money to candidates and constituency organizations. A constituency association may only lend money to its nominated candidate or its registered political party. All loans, including a line of credit and financial institution overdraft, must be in writing where the amount is set, including the annual rate of return and the term of the loan.

As listed above, the Mrs Guo agrees to loan the candidate's campaign, the amount of

Thirteen five hundred - 00 / 00 Dollars, to be paid back

31 at a rate of interest of 3.5 (PRIME) % annually, as is the prime lending rate as established on this day.

Terms:

1. In the event that the candidate is eligible for a rebate on election expenses and the rebate exceeds or equals the loan, this loan is payable back when Elections Manitoba issues the rebate.
2. In the event that the candidate is eligible for a rebate on election expenses and the rebate does not exceed the loan, this difference is payable at the close of the campaign filing period which is four months following Election Day and the remainder of the loan is payable back when Elections Manitoba issues the rebate.
3. In the event that the candidate does not achieve 10% of the vote and election expenses are not eligible for rebate, the loan is due at close of the campaign filing period which is four months following Election Day, as per the Elections Finances Act legislation.
4. The candidate's campaign must as a requirement assign the full amount of the loan as part of the election reimbursement provided that the constituency association does not agree to allow the loan is reported as a transfer.
5. A loaner may agree to deem any or all of the interest and the loan a transfer at any time during or after the campaign, but it must do so in writing.
6. If someone other than the debtor makes a payment on the loan to the candidate, the payment will be deemed a contribution, and thus will be reported as one.
7. If after twelve months this loan or any portion of this loan remains unpaid, the rules and regulations of Elections Manitoba will take effect. If the campaign should be ineligible for a rebate or should the rebate not cover the full amount, the loan or any portion of it may also be deemed a transfer from the constituency association as per the rules and regulations as set out in the Elections Finances Act.
8. Loan proceeds must be deposited into the candidate's campaign financial institution account.
9. Where a loan or balance of a loan remains outstanding at the end of the fiscal year and is in excess of \$250 the candidate must report the balance within 30 days of the end of the year to Elections Manitoba.

A copy of this loan agreement must be filed with Elections MB as soon as it comes into effect.

This financial loan agreement is signed by:

[Signature]
Candidate or Candidate's Agent

Joey
Loaner

1101-230 ROSLYN RD. WPG MB R3L0T1
Address loaner/phone

Dated 6 / Day September / Month 2011 / Year

Special Note: The Manitoba Elections Finances Act is the final authority on all loans and agreements, and its rules and regulations take precedent, and any further questions should be made in writing.