

MOBU ENTERPRISES

Mobu Enterprises
30 North Gould St
Ste R
Sheridan, Wyoming 82801
(Phone) 888-412-8362 x. 3
www.shippingliving.com

INVESTOR AGREEMENT

This agreement is between [name(s)] (INVESTOR) United States (the “Investor”), and Mobu Enterprises (“Mobu Enterprises”), having its principal place of business at 30 North Gould St Ste R, Sheridan, Wyoming 82801. This Investor Agreement (“Agreement”) supersedes any prior agreement between the parties with respect to the investment amount set forth below.

Mobu Enterprises is a Limited Liability Company, based in Sheridan County in Sheridan, Wyoming. To obtain the funds necessary to carry out its corporate purposes, Mobu Enterprises accepts loans (“investments”) and donations. The Investor supports Mobu Enterprises’ mission, has received and read the organization’s most current offering memorandum, and understands the risks involved in making an investment in Mobu Enterprises.

Mobu Enterprises and the Investor agree as follows:

1. Mobu Enterprises desires to borrow the amount set forth on page 2 and the Investor desires to lend (“invest”) this amount, for the period of years set forth on page 2.
2. Mobu Enterprises will evidence this investment by executing and delivering a (PROJECT TYPE) of Investor’s choice agreed upon by both parties.
3. Earned interest will be reinvested with Mobu Enterprises until closure of the investment unless the investment is for a term of more than one year and the option for annual interest payments is chosen on page 2.
4. Mobu Enterprises may mail a renewal notice to the Investor 21 days prior to maturity offering the Investor three options: (a) renew with the same terms, subject to Mobu Enterprises’ current maximum interest rate; (b) renew with different terms; or (c) not renew.

The principal of a renewed investment will be the original principal plus all accrued interest earned through the renewal date. A new Note will be issued based on the terms selected in the renewal notice. If the Investor fails to respond within ten days of maturity, the investment will automatically be renewed with the same terms stipulated in this Agreement, subject to Mobu Enterprises' current maximum interest rate. Any renewal notice or amendment that is returned to Mobu Enterprises pursuant to Section 5 below will become part of this agreement.

5. If the Investor elects not to renew the investment, (a) the signed renewal notice and Note(s) pertaining to the investment must be returned to Mobu Enterprises within ten days of maturity, and (b) Mobu Enterprises will mail a check to the Investor within ten days of maturity, or within ten days of receiving an election not to renew by the Investor, whichever is the later. If the Investor is unable to locate the Note(s), the Investor must check the option on the renewal notice waiving all rights to a future claim under the Note, or send a signed letter requesting payment of principal and interest accrued to Mobu Enterprises.
6. The Investor has no right to withdraw funds prior to maturity, but Mobu Enterprises will consider requests for early withdrawal. If withdrawal is permitted, a penalty may be assessed and subtracted from the original amount invested, in an amount equivalent to the amount of interest that would have been earned over six months OR remainder time period leftover of investment period, whichever is greater .
7. Mobu Enterprises may prepay all or any part of the principal amount without penalty. If the Investment is wholly prepaid, prorated interest will be paid at the time of payoff.
8. Neither this Agreement nor the Note(s) are assignable.

Please complete all sections in its entirety.

Investment Amount: (\$1,000 minimum) \$ (amount of loan) (in words)

Investment Term: ☐ 1 year ☐ 3 years ☐ 5 years ☐ 7 years ☐ 10 years

Interest Rate: ☐ 0% ☐ .5% ☐ 1% ☐ 1.5% ☐ 2% 5-10 year terms may also select: ☐ 2.5% ☐ 3%

Interest Payments (for multi-year investments only): ☐ reinvested ☐ paid out annually - anniversary of investment. If you would like to have your interest payments sent to an alternative address, please indicate this on a cover sheet.

Number of Signature(s) Required to Alter or Amend This Agreement: (for joint investments only) ☐ one ☐ two. ☐ all parties involved.

Proof of Funds: Certified Proof of funds required before Signing agreement. Investor must send POF immediately in name of agreeing parties.

Taxpayer ID Number: Please enter the Investor's taxpayer identification number or social security number below. For joint investments, parties filing joint tax returns may use either social security number.

Social Security/Tax ID #: _____ Social Security/Tax ID #: _____

Name: _____ Name: _____

Additional Space for parties involved, addendums, or other modifications:

Under penalty of perjury, the Investor certifies that: (1) This is my correct taxpayer identification number, and (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, (3) I am a U.S. person (including a U.S. resident alien), and (4) I am a resident of _____ (your state of residency).

Certification Instructions: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you failed to report all interest and dividends on your tax return. See IRS Form W-9 for further instructions.

Donation: (optional) I would like to make a tax-deductible donation. Please find enclosed a check for:

☐ \$500 ☐ \$250 ☐ \$100 ☐ \$50 ☐ other \$ _____.

Please tell us how you heard about Mobu Enterprises

Investor(s):

Signature: _____ Date: _____

Print Name: _____ Title: _____

Signature: _____ Date: _____

Print Name: _____ Title: _____
(if Investor is an entity)

Please return this signed and completed form with a check for (a) the investment amount and Proof of funds or (b) any donation to: Mobu Enterprises, Attn: 1093 Eisenhower Parkway, Macon, Ga 31206 or info@shippingliving.com.

ACCEPTED BY (NAME AND TITLE) : _____

DATE RECEIVED BY MOBU ENTERPRISES: _____

MOBU ENTERPRISES EFFECTIVE DATE OF THIS AGREEMENT: _____

(Note: Copies of signed agreements will be signed, sent to signees, and filed. Any request for copies must be done via writing, Email: info@shippingliving.com or 1093 Eisenhower Parkway, Macon, GA 31206)