PRAIRIE FREEDOM FUND TERMS AND CONDITIONS

BONDHOLDER ____________________________

ADDRESS _________________________________

CITY __________________ PROV ___________

CONTACT _______________________________

DATE __________________________________

MEMBERSHIP # __________________________

AGENT #_________________________________

COORDINATOR __________________________

1. Prairie Freedom Fund means the funding department of Prairie Development Association which operates under the supervision of an advisory board of representatives from the various associated community groups serving Western Canada residents. The Prairie Freedom Fund and its parent the Prairie Development Association may delegate their authority and rights to other parties to protect their rights and reduce risk, and for any other reason.
2. Bondholders are those people or entities who are members of the Prairie Development Association and who purchase either short term or long term bonds from Prairie Freedom Fund.
3. Debtors are those people or entities who are members of the Prairie Development Association and who obtain loans from or become indebted to the Prairie Freedom Fund. All Debtors must also be a Short Term Bondholder and may be a Long Term Bondholder.
4. These Terms and Conditions apply to each Bond, loan, or indebtedness held with the Prairie Freedom Fund which is part of the Prairie Development Association. This replaces all prior Terms and Conditions. You are provided a copy when you take out your initial Bond and is available on line in the most recent form. You will read and retain them and check the Prairie Development Association website from time to time at www.bit.ly/PDATerms.
   The Prairie Freedom Fund may make changes to these Terms and Conditions from time to time.
   ________ (initial)
5. Copies of this document or photos thereof, are agreed to be the same as the original in force.
6. The Bondholder must maintain their membership in the Prairie Development Association at all times, including any associated groups that the Prairie Development Association requires. If the Bondholder does not correct any deficiency in membership within sixty (60) days then the bondholder will forfeit their Bond interest for the period that they are not a member of the Prairie Development Association.
7. All transactions in the Prairie Freedom Fund shall be done in silver or gold bullion or equivalent commodities as per the Prairie Freedom Fund Commodity Value Directive. No use of Canadian or fiat currency will be allowed. All purchases of bonds will use silver or gold or equivalents, and all payments and proceeds shall be in silver or gold or equivalents. It is recommended that any desired transactions to convert metals to fiat currency be done through Essential Family Elements Ltd or another broker within the Prairie Development Association.

8. The Prairie Freedom Fund may send Bond Statements each month to you, relating to the operation and current status of your Short Term Bond and Balance of Long Term Bonds and loans with or without Transfer Warranty(s) and receipts, through email, mail, Prairie Express, or Sojourners shipment. You should keep these statements for a permanent record of your transactions. You will examine your statements and inform the Prairie Freedom Fund of any errors or omissions or irregularities or forgeries by written notice within thirty (30) days of the end of the statement period.
   While the Prairie Freedom Fund will endeavor to correct any issues, if the issue is related to fraud, forgery, or any criminal behavior, we will only be able to correct during the time which we have recourse. If you do not notify Prairie Freedom Fund within the thirty-day period, you will be responsible for the Transfer Warranties and withdrawals taken from your Short Term Bond and will have agreed to the deposits. Prairie Freedom Fund will attempt to make all corrections and amendments needed to the Bond statement even past the thirty-day period, and you agree to accept all corrections for errors that may benefit yourself or that may not have benefited yourself. It is your responsibility to ensure that you receive your Bond Statement each month. All forgery, fraud, and counterfeiting is your responsibility if you submit the documents to the Prairie Freedom Fund; however, Prairie Freedom Fund will assist to prosecute the alleged perpetrators. Prairie Freedom Fund is only responsible for errors which occur within its own operations.
9. You agree to exercise careful scrutiny of your Bond transactions, and Transfer Warranties, and you agree to assume responsibility for safeguarding your records, bonds, paperwork, and transactions. You assume all responsibility for accepting forgeries or fraudulent documents. You also agree to ensure that your individual responsible for doing statement reconciliation shall not be the individual who is responsible for the security or preparation of documents or Transfer Warranties or for purchasing bonds. You are responsible for the verification and authenticity and validity of all Transfer Warranties both deposited to your Short Term Bond or directing transfer out of your Short Term Bond.
10. In providing a Bond to you or transferring metal value between Short Term Bonds of different bondholders or providing a loan of metals to you, the Prairie Freedom Fund will be collecting and gathering personal, financial status and history, credit histories, dispute history, signatures, among others and you agree that Prairie Freedom Fund may do so. Prairie Freedom Fund shall not keep government identifiers, and you agree that you are responsible for providing any identifiers to the government that are required. The Prairie Freedom Fund shall utilize your membership numbers and your name to identify you. You consent to the collection and retention and usage f information about you that is required for the processing of bond transactions and provision of loans if any.

11. You agree that you are responsible for all taxes if any that are due to the government of your home jurisdiction or Canada. While Prairie Development Association and Prairie Freedom Fund has the opinion that transfers of metals and income in the form of precious metals is a deferral of taxes to the time of conversion of metals to Canadian currency, the responsibility of determining if this applies to your specific circumstance is yours alone. You alone are responsible for determining if your transactions with the Prairie Freedom Fund will incur taxes in another state or country.
12. You agree and certify that the bonds and the Transfer Warranties and all metals associated with Prairie Freedom Fund have been obtained through what is traditionally thought of or described as legal transactions and you are not part of or funding any violent terrorist activities or groups.
13. If you provide any telephone number, email address, or other form of communication you are consenting to allow Prairie Development Association or its departments to contact you using that medium of communication. You recognize that any form of communication is not completely secure and that you are at risk of loss of information or identity or fraud by the use of any communication.
14. Prairie Freedom Fund may make changes to the terms and condition at any time for any reason to correct clerical errors without notice to you. The Prairie Freedom Fund may make other changes from time to time to improve service, and limit risk and may notify you of these changes by posting to website or sending an email or a notice to you. All such changes will be binding upon you upon notice being sent or posted.
15. Long Term Bonds will maintain guaranteed interest rates from the start of the month following the date on the bond and shall end at the end of the month prior to redemption. At the end of the term described on the bond the interest rate shall change to the posted standard rate at the current month and the bond shall continue in force until the end of the month prior to redemption. Interest shall be paid to the Bondholder quarterly unless otherwise agreed in writing. Interest shall be in silver troy ounces or gold troy ounces at the rate set out on the Bond Receipt. Unless otherwise agreed, the interest shall be paid into the Bondholder's Short Term Bond which is on file, or in the event that there is no short term bond then the interest shall be sent to the local Coordinator listed on the Bond Receipt or the designate when the bondholder can pick it up.
16. Short Term Bonds will receive interest of 1% per year or 0.0008333 per month paid into the Short Term Bond to assist in covering fees associated with operating the Short Term Bond.
17. A Long Term Bond shall be redeemed when either the Prairie Freedom Fund decides to complete the bond and make full payment, OR you give written notice of your desire to redeem the bond according to the number of days required. Upon redemption the Bondholder must present the original Bond Receipt which will be signed by both parties in the redemption section, and the Bondholder will also sign a redemption form provided by the Prairie Freedom Fund. If the Bondholder cannot present their original Bond Receipt, and the Prairie Freedom Fund cannot verify authenticity, the Bond is not able to be redeemed. If the Bond Receipt is already signed on the Redemption portion of the Receipt then the Bond will not be able to be redeemed.

At redemption, the payment will be in gold or silver bullion in a form that is determined by the Prairie Freedom Fund that is easily transportable and cost effective to purchase. In most cases Bullion rounds will be utilized, but also some bars.

18. When the term Silver rounds or bullion is used this shall mean what is commonly known as Buffaloes which are verifiable at 99.9% purity and not stamped with a national stamp. There will be appropriate premiums and discounts for other coins with higher or lower purity, or that have accepted security features on them. Premiums and discounts will be set by Essential Family Elements Ltd.
19. Each Long Term Bond will incur a fee of 1 troy ounce of silver if 100 troy ounces in bond value or under upon purchase of the Bond to cover agency costs in establishing the bond.
20. Each Short Term Bond will incur a fee of 1% of the amount being transferred out of the Short Term Bond. This fee shall be deducted from the Short Term Bond at the time of processing any withdrawal or Transfer Warranty. There is no fee to establish or expand a Short Term Bond.
21. Loans shall incur a nonrefundable fee of two (2) troy ounces of silver at signing of the initial loan application. There shall be an additional nonrefundable fee of eight (8) troy ounces of silver if and when but prior to the application going before the loan committee. Upon acceptance of the loan by the loan committee a fee of 1% will be deducted from the proceeds, with a credit for eight (8) troy ounces paid with application.
22. Loans shall be charged interest at a rate to be determined by the Advisory Board which shall be paid by the Debtor in accordance with the loan documents in silver troy ounces.
23. Items purchased using the proceeds of a loan will be the property of the Prairie Freedom Fund or proxy until the loan is paid in full unless otherwise agreed in writing. The items shall be leased to the Debtor for the period that the loan is outstanding. Upon final payment of the loan by the debtor to the Prairie Freedom Fund full ownership shall transfer to the Debtor.
24. In the event of default, debtors agree to reimburse the Prairie Freedom Fund or its designate for any costs associated with collection of amounts owed to the Prairie Freedom Fund.
25. In the event that your Short Term Bond is deducted against for a sum greater than the value of the Bond, you will be charged one (1) troy ounce of silver and Prairie Freedom Fund at its option may reverse a Transfer Warranty and inform the Recipient that the Transfer Warranty is not covered, or cover the Transfer Warranty with a loan at double the standard interest rate. You agree to pay the loan plus interest and fees. Loans may only be offered to those who have a Long Term Bond which will be collateral for the Short Term Bond loan, or who in the sole view of the Prairie Freedom Fund will be likely and able to repay the loan within sixty (60) days and there are adequate funds in the Prairie Freedom Fund to fund the loan.
26. Issuance of a Transfer Warranty when there is not adequate metals in the Short Term Bond of the Provider/Issuer to cover the Transfer Warranty plus fees upon presentation to Prairie Freedom Fund is a default of terms of the Prairie Development Association and the harmed party, or Recipient of the Transfer Warranty may bring a complaint against the Provider/Issuer to the Administrator of the Dispute Resolution Committee with a claim for up to double the amount of the Transfer Warranty plus costs.

27. There is no provision for a stop payment against a Transfer Warranty. If the Provider/Issuer issues a Transfer Warranty, the Provider/Issuer is committing payment to the Recipient as indicated. The Recipient will be paid and Provider/Issuer must take steps to ensure the payment is owed prior to issuance.
28. Prairie Freedom Fund may debit your Short Term Bond or Long Term Bond for any amount owed to it, or to cover any liability which is owed to the Prairie Freedom Fund by you or to cover any liability created by a Dispute Resolution Committee judgment against you.
29. You may purchase additional Bonds or expand a Short Term Bond, through any Bond Agent, or Local Prairie Development Association Coordinator at any time they are available for business, or through the Prairie Development Association offices.
30. You may not assign any Bonds or loans to another party without the express permission of PFF.
31. You may appoint a power of attorney to act on your behalf in relation to any Bond or Loan. If you wish to appoint a power of attorney you will contact your Regional Bond agent who will arrange to have you and the attorney sign the proper documents. Prairie Freedom Fund is not responsible for anything the Power of Attorney does that harms you. There is a two (2) troy ounce of Silver fee for establishing the Power of Attorney.
32. Prairie Freedom Fund will keep a signature specimen on file to compare with any documents or Transfer Warranty to ensure the document is accurate and issued by you. The Prairie Freedom Fund may choose to not honor a document or cancel a document or Transfer Warranty if it in its sole discretion deems the document or Transfer Warranty to be fraudulent. If this decision is later found to be inaccurate or not, you agree that the Prairie Freedom Fund is not responsible for any cost associated.
33. Prairie Freedom Fund may use Sojourner Supply Chain trucks to transfer payments of silver or gold or the Prairie Express service or Canada Post or other couriers, but Prairie Freedom Fund is not responsible for lost or confiscated silver or metals.
34. All Bonds are fully at risk. You recognize that there are many variables and while they are managed and minimized to the best of our ability, there may be confiscations or losses beyond our control. You may not receive back your interest or principal, but we will endeavor to manage in such a way to minimize this risk.
35. The Prairie Freedom Fund may sell or assign any of its rights or obligations under these terms and conditions to Bonds or Loans by way of assignment, agreement, sale, or otherwise.
36. The Bondholder certifies that he/she/it is solvent and capable of determining the wisdom of a purchase of any bonds or the use of a Bond fund or a Transfer Warranty.
37. For purposes of the Terms and Conditions, the singular shall be construed as meaning the plural and vice versa when the context so requires. The Terms and Conditions shall extend to and be binding on the estate, heirs, executors, administrators, successors, and permitted assigns. Unless specifically provided otherwise all contracts and other dealings between you and the Prairie Freedom Fund will be governed by the Prairie Development Association Dispute Resolution Committee and related policies, terms and conditions, and rules.

38. Prairie Development Association recommends that the Bondholder or debtor speak with his/her/its financial advisor, or legal counsel, or accountant in regards to these terms and conditions. Failure to do so is the sole responsibility of the Bondholder or Debtor who agrees this was conveyed. ___________ (bondholder initial)

Under such advisement, the Bondholder / Debtor accepts these terms and conditions on the date listed above, and along with the PFF agrees to be bound by the provisions described herein.

________________________________	________________________________
Print Name of Bondholder/Debtor	Bondholder/Debtor Signature
________________________________	________________________________
Witness	Prairie Freedom Fund Agent
________________________________	________________________________
Print Witness Name	Print Agent Name