Two Guys Realty Mortgage Contract

This contract is hereby entered into effect between Two Guys Realty, “The Provider”, and AWSJonny, “The Borrower”, on this date 4/22/26.

This Agreement shall be governed and subject to the laws of the Commonwealth of Redmont and will supersede any prior agreement made between the two parties, whether written or verbal.

Section I - Scope

- This agreement will refer to the plot C313 as “The Property”
- This agreement will take effect when the provider transfers the property to the borrower
- The Provider can back out of this contract at any point up until the transfer of the property to the borrower
- The Current Balance shall be defined as the amount the borrower has left to pay the provider
- Defaulting shall be defined as the failure to pay the amount owed with the excess late fee within 7 days of notice
- Construction progress shall be determined by visible changes to the exterior or significant block-count updates.
- The right to enter the plot to perform repairs, halt demolition, or initiate the reclamation process.

Section II - Payment Scope

- The Borrower will be borrowing $20,000 from the provider to purchase the property
- The Borrower will owe 6% extra on top of the current owed principle each month. Check your payment schedule to see exact numbers meant to be paid each month.
- The Borrower should pay back the amount owed each payment period declared to the provider each month to avoid late fees.
- The Borrower may pay the full amount after 30 Days with no additional penalty
- The Borrower may choose to defer the payment to the provider for one month, but at the cost of an additional 10% being applied to the current balance.
- A payment may only be deferred once for the whole time this contract is active.
- The whole payment for the loan must be made within 4 months of the Loan starting

Section III - Defaults

- If the Borrower defaults on the payments, the Provider reserves the right to take legal action against the Borrower
  - The Provider may ask the following from the Borrower in the case of a default:
  - The full outstanding balance on the loan
  - The Property
  - Punitive Damages up to $20,000
  - Legal Fees paid to the attorney of the provider
- The Property shall serve as collateral. The Provider holds a lien on the title until the Current Balance is $0."
- The Provider will give 7 days notice to the Borrow when they fail to make payment, and an extra 10% late fee of the total value of that payment will be added
- Notice shall be considered 'given' upon the delivery of a mail message or Discord DM

Section IV - Property Maintenance and Use

- Any demolition of primary structures must lead to an equivalent or greater value improvement. If the Property is left in a "ruined" or "empty" state for more than 14 days without active construction, the Provider reserves the right to intervene to protect the collateral value.
- The Borrower is responsible for ensuring the property meets all government regulations and construction requirements. If the property is seized by the government due to the borrower's negligence, the full outstanding balance becomes due immediately.
- The Borrower may not sell or transfer the Property to a third party without the express written consent of the Provider, or until the Current Balance is settled in full.

Section V - Additional Information

- Upon the Current Balance reaching $0, the Provider acknowledges that the Borrower has fulfilled all financial obligations, and the Provider waives all future claims to the Property.
- Should the Borrower get deported from Redmont, the Provider shall be within their right to take legal action for the values stated in “Section III - Defaults”.

SIGNATURES

This Contract shall not become binding unless all Parties sign it.

THE PROVIDER: Jakkuwu

THE BORROWER: AWSJonny