
LOAN AGREEMENT FOR REPAYMENT OF RENT AND OTHER LIVING EXPENSES

I, G.Z. ("Borrower"), agree that I will repay all rental and other expenses paid at any time on my behalf covering food and shelter by my nephew, J.Z. with whom I now reside. No interest shall be paid on the loan. I will begin repayment as soon as I begin receiving benefits from the Social Security Administration. The obligation to repay shall terminate upon the death of the Borrower.

Dated: March 2, 2009

_____/s/_____
G.Z.