

**FEES APPLICABLE TO NORDSTREET USERS**

<b>Type of service</b>	<b>Service</b>	<b>Fee</b>
<b>General services</b>	Registering on the platform and creating an account	0 EUR
	Account administration	0 EUR
	Services provided by payment services' partner <sup>1</sup>	According to individual payment services' partner's pricing
<b>Services for investors</b>	Opportunity to invest in the project	0 EUR
	Loan agreement	0 EUR
	the Debt Administration Fee <sup>2</sup>	0,2% of the amount the due date of which has been missed under the Loan repayment schedule
	Fee to Operator for the transfer of the right of recourse in secondary market ( <i>one-time fee per transfer of the right of recourse</i> ). The seller of the right of recourse shall pay this fee to the Operator.	2% from price of transferred right of recourse <sup>3</sup>
<b>Services for borrowers<sup>4</sup></b>	Evaluation of the submitted application (one-time)	250 EUR
	The Operator's Fee (one-time)	3-6 % from the amount financed during the project (depends on market and project conditions) <sup>5</sup>
	Termination fee (one-time) <sup>6</sup>	5 % from the remaining amount of the loan to be paid
	Early loan (or part thereof) repayment fee <sup>7</sup>	0,5% from the repayable loan (or part thereof) amount
	Default Fee <sup>8</sup>	50 EUR 150 EUR
	Fee to Operator for mortgage (pledge) transaction (transaction registration and storage) (per document)	290 EUR
	Fee to Operator mortgage (pledge) transaction amendment (amendment administration) (per document)	150 EUR
	Fee to Operator for the consent to deregister the whole or any part of the mortgage (pledge) (per document)	150 EUR
	Fee to Operator for execution of mortgage deregistration actions on behalf of the borrower (going to a notary)	100 EUR
	Fee to Operator for consent to sale and / or re-mortgage of property (per document)	150 EUR
	All services of the notary ( <i>for instance, notary fee for approval and registration of the mortgage / pledge agreement, its amendment, deregistration and any other services of the notary</i> )	Paid by the Borrower according to separate notary fees
	Bailiff services	Paid by the Borrower according to separate bailiff fees

<sup>1</sup> The payment service partner used by the Operator is UAB "NS Pay" (legal entity code: 305652931; registered address: Vašingtono a. 1-62, Vilnius). Please note that if the Platform's User uses the services of another payment service provider, i.e., not of the payment service partner selected by the Operator (UAB "NS Pay"), the Operator has the right to deduct the cost of the respective payment transactions from the performed payment transactions.

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<sup>2</sup> The fee is paid by the investor (lender) to the platform operator if the borrower defaults on its financial obligations under the loan agreement. In this case, the platform operator incurs additional administrative costs.

<sup>3</sup> From the price of the sale of the right of recourse on the secondary market (i.e. The price for which the right of recourse is sold on the secondary market).

<sup>4</sup> The fees applicable to borrowers are shown without value added tax (VAT). The VAT is applied (added) to fees paid by borrowers in accordance with the Value Added Tax Law of the Republic of Lithuania and other legal acts governing the payment of national taxes.

<sup>5</sup> The Operator's fee depends on competitive environment, the continuity, size, period, attractiveness and competitive environment of the project. The exact fee to be paid by the borrower is set in a separate agreement between the operator and the borrower.

<sup>6</sup> The fee is paid by the borrower to the platform operator if the loan agreement is terminated due to the default of the borrower (or the persons securing the obligation). In this case, the platform operator incurs additional administrative costs.

<sup>7</sup> The fee is paid by the borrower to the platform operator for administrative actions if the borrower repays the loan amount (or part of the loan amount) before due date.

<sup>8</sup> Payable by the Borrower to the Operator each time when the Borrower is in delay to perform (non-performance or defective performance) its financial obligation under the Loan Agreement. In case of a delay of one period the fee payable is EUR 50, while the fee for further periods is EUR 150.