

Amended and Restated
Inter Ministry Loan Agreement

This Inter Ministry Loan Agreement is hereby amended and restated this 16th day of November, 2017 where in the terms of this Agreement alone on this single page hereby represents the totality of the agreement between Harvest Bible Chapel and Walk in the Word Ministries.

It is acknowledged, that Walk in the Word Ministries is wholly part of Harvest Bible Chapel and under the same 501C3 and FEIN number, but that for ministry purposes keeps separate accounting records.

Therefore it is agreed:

Walk in the Word Ministries will loan Harvest Bible Chapel 4 separate loan amounts on the following schedule:

- a) December 2016 \$200,000, paid back on August 16, 2017 (related to Galena Property)
- b) August \$875,000
- c) October \$545,000

On or before December 31, 2017, Harvest Bible Chapel agrees to reimburse Walk in the Word \$36,391.00, which represents charges Walk in the Word incurred on behalf of Harvest Bible Chapel.

As of the date of this restatement, Walk in the Word has agreed to forgive one million \$1,000,000.00 dollars of the outstanding loan balance. As of the date of the execution of this restatement of the Agreement, Harvest Bible Chapel has made a \$200,000 loan repayment to Walk in the Word.

In consideration of Walk in the Word forgiving one million \$1,000,000.00 dollars as stated above, Harvest Bible Chapel shall be mindful of future Walk in the Word initiatives and opportunities in which Harvest Bible Chapel may be able to financially assist. This acknowledgement of a future event that Harvest Bible Chapel may participate in for Walk in the Word, does not in way any obligate Harvest Bible Chapel to any future financial obligation to Walk in the Word.

As of the date of this restatement, the balance owed to Walk in the Word from Harvest Bible Chapel is \$456,391.00. Harvest Bible Chapel intends to pay back this remaining balance by December 31, 2017.

Harvest Bible Chapel

 CAO

Walk in the Word Ministries

 CFO
STEPHEN STEWART, CFO