

Manitoba Liberal Party

FINANCIAL LOAN AGREEMENT

Between

KAREN KEPPLER

366 RIVER ROAD ST. ANDREWS, MB.
(Name and address of Candidate)

&

SELKIRK Liberal Constituency Association

The Elections Finances Act sets out specific requirements regarding the lending and transfer of money to candidates and constituency organizations. A constituency association may only lend money to its nominated candidate or its registered political party. All loans, including a line of credit and financial institution overdraft, must be in writing where the amount is set, including the annual rate of return and the term of the loan.

As listed above, the Liberal Constituency Association agrees to loan the candidate's campaign, the amount of TWO THOUSAND ~~00~~ 00 Dollars, to be paid back at a rate of interest of 0 % annually, as is the prime lending rate as established on this day.

Terms:

The loan is due upon close of the election candidacy and campaign period which is normally two months following the polling day, or Election Day. Statements are then normally filed to Elections Manitoba two months following the end of the candidacy and campaign period.

The Manitoba Liberal Party agrees to assign the full amount of the loan as part of the election reimbursement provided that the constituency association does not agree to allow the loan is reported as a transfer. An accompanying letter of the Manitoba Liberal Party's intent will be submitted with the loan agreement, signed by the party's chief financial officer.

If someone other than the debtor makes a payment on the loan to the candidate, the payment will be deemed a contribution, and thus will be reported as one.

If after twelve months this loan or any portion of this loan remains unpaid, it is deemed a transfer from the constituency association. If the campaign should be ineligible for a rebate or should the rebate not cover the full amount, the loan or any portion of it will be deemed a transfer from the constituency association.

Loan proceeds must be deposited into the candidate's campaign financial institution account.

Where a loan or balance of a loan remains outstanding at the end of the fiscal year and is in excess of \$250 the candidate must report the balance within 30 days of the end of the year to Elections Manitoba.

A copy of this loan agreement must be filed with Elections MB as soon as it is signed.

This financial loan agreement is signed by:

[Signature]
Candidate

[Signature]
President or Treasurer of Constituency Association *

[Signature]
Candidate's official agent

Dated 25 Day APRIL Month 2007 Year

*May be a signing officer of the constituency association if the president or treasurer's position is vacant.

Special Note: The Manitoba Elections Finances Act is the final authority on all loans and agreements, and its rules and regulations, and any further questions should be made to them in writing.