**POWER OF ATTORNEY**

City, RA \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ date

I am registered as an individual entrepreneur ,

\_\_\_\_\_\_\_\_\_\_\_\_\_ (state registration number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, date of state registration \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, TIN \_\_\_\_\_\_, (identity document \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, issued on \_\_\_\_\_\_\_\_\_\_\_\_ by \_\_\_\_\_\_, PSN \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_), taking as a basis Article 321 of the Civil Code of Armenia, hereby authorizes \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_ (identity document \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, issued \_\_\_\_\_\_\_\_\_\_\_\_ by \_\_\_\_\_\_ PSN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, registration address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_) to act on **my behalf as an individual entrepreneur** with “ID Bank” CJSC and perform the following activities:

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| * [ ]  **Loan/Credit line**
 |
| Negotiate and conclude under any terms and conditions master loan contracts/loan contracts/agreements, including agreements on credit lines, overdrafts, surety agreements, guarantee agreements, agreements establishing essential or additional obligations, insurance contracts, annexes thereto, as well as any documents constituting an integral part thereof, and other necessary documents resulting therefrom, agreements on changes/amendments to them, including essential terms, and sign them (including pledge agreements and surety agreements), submit applications, |
| Receive and manage my loans/credit lines🞎 all loans 🞎 specified loan(s):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  |
| Perform the following activities: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Provide and receive relevant documents, including originals of letters of guarantee, applications, references, statements, loan repayment schedule,  |

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| * [ ]  **Mortgage loan**
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| Negotiate and conclude mortgage loan contracts/agreements under any terms and conditions, annexes thereto, as well as any documents constituting an integral part thereof, and other necessary documents resulting therefrom, agreements on changes/amendments to them, including essential terms, and sign them (including pledge agreements and surety agreements), submit applications, |
| Receive and manage my mortgage loans🞎 all loans 🞎 specified loan(s):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  |
| provide and receive relevant documents, references, statements, loan repayment Schedule, |
| As well as perform the following activities: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

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| * **Surety**
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| [ ]  Conclude surety agreements to secure obligations of my or third parties on any terms and conditions, annexes thereto, as well as any documents constituting an integral part thereof, and other necessary documents resulting therefrom, submit applications  |
| [ ]  extend, terminate and make any other changes and/or amendments to previously concluded agreements, including their fundamental terms, sign relevant agreements, |
| [ ]  make statements, |
| [ ]  perform the following activities: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

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| * **Guarantee**
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| [ ]  Conclude guarantee agreements on any terms and conditions, annexes thereto, as well as any documents constituting an integral part thereof, and other necessary documents resulting therefrom, submit applications  |
| [ ]  extend, terminate and make any other changes and/or amendments to previously concluded agreements, including their fundamental terms, sign relevant agreements, |
| [ ]  receive the original of the letter of guarantee,  |
| [ ]  perform the following activities \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

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| * [ ]  **Acquisition of real estate** (**subject to notarization**)
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| Negotiate and sign contracts/agreements under any terms and conditions on the purchase and sale of real estate located at the address:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ , annexes thereto, as well as any documents constituting an integral part thereof, and other necessary documents resulting therefrom, agreements on changes/amendments to them, including essential terms, submit applications, |
| appear before state and non-state authorities, including the Cadaster Committee of the Republic of Armenia, other organizations, notary office and submit written and verbal statements, provide and receive other information from the Unified State Registry of Rights to Real Property and Transactions Therewith about real property objects of all enterprises and organizations, rights, restrictions of rights (encumbrances) to the specified real estate, receive certificates of any content, as well as make payments,  |

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| * [ ]  **Acquisition of the right to purchase and pledge (subject to notarization)**
 |
| Negotiate and sign under any terms and conditions mixed contracts/agreements on the right to purchase and pledge thereof, pledge of funds made as an advance payment (subsequent pledge) of the design apartment N ---- under construction or existing at the address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, as well as prepayment agreements, annexes thereto, any documents constituting an integral part thereof, and other necessary documents resulting therefrom, agreements on changes/amendments to them, including essential terms, submit applications, |
| appear before state and non-state authorities, including the Cadaster Committee of the Republic of Armenia, other organizations, notary office and submit written and verbal statements, provide and receive other information from the Unified State Register of Rights to Real Property and Transactions Therewith about real property objects of all enterprises and organizations, rights, restrictions of rights (encumbrances) to the specified real property, receive certificates of any content, as well as make payments, |

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| * [ ]  **Pledge (movable property)**
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| Negotiate and conclude contracts/agreements on pledge/subsequent pledge under any terms and conditions to secure obligations of my or third parties, annexes to these contracts/agreements, any documents constituting an integral part thereof, and other necessary documents resulting therefrom and sign them, submit applicationsFor the following movable property: [ ]  monetary funds \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_[ ]  gold \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ [ ]  bonds \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ [ ]  car \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_[ ]  equity \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_[ ]  shares \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| register the right of pledge/subsequent pledge, dispose of the pledged collateral, submit a declaration-certificate about movable property appear before state and non-state authorities, including the Cadaster Committee of the Republic of Armenia, other organizations, notary office and submit written and verbal statements, provide and receive other information from the Unified State Register of Rights to Movable Property and Transactions Therewith about movable property of all enterprises and organizations, rights, restrictions of rights (encumbrances) to the specified movable property, receive certificates of any content, as well as make payments, conclude an agreement (as a separate agreement or as part of a pledge agreement) on non-judicial foreclosure of the pledged collateral in case of non-fulfillment of loan obligations by the Borrower, conclude an agreement on waiver of ownership rights in case of satisfaction of the Bank's claims through non-judicial foreclosure of the pledged collateral, receive all types of notifications and claims arising from the pledge agreement, including notices of foreclosure and out-of-court sale of the pledged collateral, which shall be considered as duly executed notices delivered to me, |
| Perform the following activities: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

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| * [ ]  **Pledge (immovable property) (subject to notarization)**
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| Negotiate and conclude contracts/agreements on the pledge of immovable property, located at (enter the address): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to secure obligations of of my or third parties, annexes thereto, as well as any documents constituting an integral part thereof, and other necessary documents resulting therefrom, agreements on changes/amendments to them, including essential terms, appear before a notary and sign an agreement on pledge/subsequent pledge of immovable property located at the address indicated above, agreements on changes/amendments to them, sign in the register of notarial transactions, appear before state and non-state authorities, including the Cadaster Committee of the Republic of Armenia, other organizations, notarial office and submit written and verbal statements, provide and receive other information from the Unified State Register of Rights to Real Property and Transactions Therewith on the real property objects of all enterprises and organizations, rights, restrictions of rights (encumbrances) to the specified real property, receive certificates of any content and make payments, as well as conclude an agreement (as a separate agreement or as part of a pledge agreement) on non-judicial foreclosure of the pledged collateral in case of non-fulfillment of loan obligations by the borrower, conclude an agreement on waiver of ownership rights in case of satisfaction of the Bank’s claims through non-judicial foreclosure of the pledged collateral, receive all types of notices and claims arising from the pledge agreement, including notices of foreclosure and out-of-court sale of the pledged collateral, which shall be considered as duly executed notices delivered to me, submit applications, |
| Perform the following activities: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

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| * **Other**
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| [x]  provide information my personal data as an individual and my personal data as an individual, including e-mail, phone number, address, give consent to processing, use, transfer and acquisition of personal data, change the provided information about personal data, receive any information constituting banking secrecy, give consent to making inquiries to ACRA, give consent to making tax enquiries, give consent to a request from any state or municipal authority or any non-state authority for me as an individual entrepreneur, including “Nork” Technology Center Foundation |
| [ ]  receive notices in whatever form, including those arising from agreements concluded between me as an individual entrepreneur and the Bank, which shall be considered as duly executed notices, as well as change the means of receiving them, |
| [ ]  perform the following activities: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| [x]  perform all the activities which are necessary for the above and which meet from my interests as an individual entrepreneur: |

The power of attorney is issued to \_\_\_\_ (\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_) for a period of \_\_\_\_\_\_\_\_\_ without the right of substitution.

In this power of attorney, I have defined and specified -------------------------- powers.

IE \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

First name, Last name, Patronymic signature

*By signing, I certify that the power of attorney was issued by the authorizing person in my presence, and the latter has been properly identified in the manner acceptable to “ID Bank” CJSC.*

*The employee who identified the client \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

 *First name, Last name, Patronymic signature*