

INSTALLMENT SALE AND SECURITY AGREEMENT

This Installment Payment Agreement (the "Agreement") is entered into between GVA Group Inc., a corporation organized and existing under the laws of the state of Florida, with its principal office located at 1100 Brickell Bay Rd., #42B, Miami, FL 33131, referred to herein (the "Seller"), and _____, a corporation organized and existing under the laws of the state of Florida, with its principal office located at _____ referred to herein as (the "Buyer").

WHEREAS, Buyer agrees to purchase from the Seller the hair extensions (the "Units") in amount of \$ _____, which equal to _____ of Units.

1. Payment. Buyer shall pay \$ _____ weekly, in equal instalments during one (1) calendar year from the time of initial delivery of Units to Buyer. First installment in amount of \$ _____ due on _____. Buyer agrees to establish weekly automated payments to Seller's PayPal account or to any other account provided by Seller. Buyer has a right to prepay the whole amount with no prepayment penalties.

2. Warranties. No representation or statements have been made by Seller concerning Units except as stated in this agreement, and no warranty, express or implied, by Seller, arises apart from this writing. Units are covered by manufacturers warranties, if any.

3. Retention of security interest. Buyer understands that Units sold under this Agreement shall remain the property of Seller until all required payments have been paid in full. Possession and ownership of Units may not be transferred by Buyer until all payments are paid in full and Buyer has received written acknowledgment that all payments have been received by Seller.

4. Restocking. Buyer shall maintain no less than 95% of Units initially purchased. Buyer shall place a restocking order with Seller and pay for the restocking order at the time of the delivery. Seller has a right to inspect assortment and quantity of Units at any time and without additional permission from Buyer.

5. Exclusivity. Buyer agrees to purchase Units exclusively from the Seller.

6. Exchange. Buyer has a right to exchange Units to another Units from Seller's assortment; however, such exchange shall not be grater that 20% from the number of initial Units purchased.

7. Maintenance. Buyer will keep Units in good condition and free from liens and other security interests; will pay promptly all taxes and assessments upon them or with respect to their use, will not use Units illegally or dispose of or encumber them, will not remove Units from the premises to which they are delivered, without the prior written consent of Seller.

8. Events of default. The occurrence of any of the following shall constitute a default under this agreement: (1) failure of Buyer to perform any obligation or agreement specified in this agreement; (2) the death of any cosigner or guarantor on any obligation secured by this agreement, or the dissolution, merger, consolidation or reorganization of any corporate buyer or corporate obligor on such obligation; (3) the institution of any proceeding in bankruptcy, receivership or insolvency against Buyer; or against any obligor on any secured obligation or the institution by any party of action for attachment or similar process; (4) the issuance of execution process against any property of Buyer or any such coobligor, or the entry of any judgment against Buyer or any such coobligor, or any assignment for benefit of creditors or similar action adversely involving any such party; (5) any condemnation, levy, forfeiture or similar action against Units or any part of them; (6) when Seller shall, in good faith and upon reasonable grounds, believe that the prospect of performance of any obligation of Buyer under this agreement, or of performance or payment of any obligation secured by this agreement, by Buyer or any other obligor on them, is materially diminished; (7) Buyer fails to make payments due within 5 calendar days from the payment due date.

9. Remedies on default. In the event of a default, or if Seller or Seller's assignee shall consider the payment of the balance of the installment payments insecure, Seller shall have the right to: (1) to collect from Buyer a liquidated damages in amount of 30% from the price of the agreement (2) obtain judgment for the amount of the installments delinquent under the contract plus a penalty in amount of 30% from the price of the agreement, reasonable attorney's fees and court cost without prejudicing Seller's right to subsequently obtain judgment for additional, or the balance of, the installments or to exercise other rights contained in this agreement or at its option, declare all unpaid installments and other moneys due; (3) enter any premises and without breach of the peace, take possession of Units; in the event original Units are comingled with restoked Units, Seller has a right to choose, on Seller's sole discretion, Units to be returned to Seller; and (4) exercise the rights on default of a secured party under the Uniform Commercial Code. Seller shall have the right to take immediate possession of Units wherever found, with or without legal process, and to sell or otherwise dispose of Units. Unless Units are perishable or threaten to decline speedily in value or are of a type customarily sold on a recognized market, Seller will give Buyer reasonable notice of the time and place of any public sale of Units or the time after which any private sale or other intended disposition is to be made. The requirements of reasonable notice shall be met if such notice is mailed, postage prepaid, to the address of the Buyer shown at the beginning of this contract or such other address of Buyer as may from time to time be shown on Seller's records, at least five days prior to such action. Buyer will pay any deficiency that may remain after exercise of such rights plus expenses of retaking, holding, preparing for sale, selling or the like, including seller's reasonable attorney's fees. All of Seller's rights under this agreement are cumulative and no waiver of any default shall affect any later default.

10. Miscellaneous terms and provisions. (1) Loss or damage to Units will not release the Buyer; Buyer shall bear the risk of loss. (2) If any part of this agreement is adjudged invalid, the remainder will not be invalidated by this. (3) Seller may assign this contract but Buyer shall not. Seller's assignee shall have all of the rights, powers and remedies of Seller, but shall be subject to none of Seller's obligations, and any right, remedy or authority conferred upon Seller under this agreement shall upon assignment be deemed to be conferred upon Seller's assignee, even though the term "Seller" only is used in this agreement, and any notice to which Seller is entitled, shall be given to Seller's assignee, if Buyer has notice of an assignment. (4) Buyer will not assert against any assignee of this contract any defense, which Buyer may have against Seller. (5) If there be more than one signer of this contract, their obligations shall be joint and several and each specifically waives presentment or demand and agrees that any extension or extensions of time of payment of this contract or any installment or part installment may be made before, at or after maturity by agreement with any one or more of the parties, and they waive any right, which they may have, to require the holder to proceed against any person. (6) This agreement will be governed by the laws of the State of Florida, and all obligations of Buyer shall bind his or her heirs, executor, administrator or successors.

11. Exclusive statement of the Agreement. This writing contains the full, final and exclusive statement of the contract between the parties and no agreement or warranty shall be binding on the Seller unless expressly contained in it.

12. WAIVER OF JURY TRIAL. THE PARTIES HEREBY WAIVE TRIAL BY JURY

13. Personal Guarantee. The Guarantor, _____, as an owner in Buyer, so as to encourage Seller to enter into the Agreement, hereby unconditionally personally guarantees to Seller, the prompt, full payment of all monies due to Seller by Buyer under the terms of the Agreement. This guarantee will remain in full force and effect until terminated in accordance with this agreement and is binding upon the parties and their respective successors and assigns. This personal guarantee shall survive termination of this agreement. The Guarantor's liability will not be limited. Guarantor and Buyer shall be jointly and severally liable for the full performance under this agreement. In the event of any default whatsoever by Buyer, Seller is not required to exhaust its remedies against the Buyer prior to enforcing its rights under this guarantee against the Guarantor. Furthermore, the Guarantor agrees to pay all reasonable expenses and costs in relation to the enforcement of this guarantee.

Guarantor's initials _____

Witness the following signatures and seals:

BUYER:

For: _____ as its _____

Signature

Printed Name

SELLER:

For: GVA Group Inc., as its _____

Signature

Printed Name

GUARANTOR:

Signature

Printed Name

Address

Driver's License Number