

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF QUEENS

<p>LAST CHANCE FUNDING INC.,</p> <p style="text-align: right;">Plaintiff,</p> <p style="text-align: center;">-against-</p> <p>Bhanchha Ghar, Inc. DBA Bhanchha Ghar AND Yamuna Shrestha</p> <p style="text-align: right;">Defendants.</p>	<p>Index No. AFFIDAVIT OF CONFESSION OF JUDGMENT</p>
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State of New York }
 } ss.
 County of Queens }

Yamuna Shrestha, being duly sworn, deposes and says:

1. I am a principal, owner, or officer of **Bhanchha Ghar, Inc. DBA Bhanchha Ghar** ("Merchant"), a Business Entity located at 7406 37th Avenue, Queens, NY 11372, and as such, I have the authority to act on behalf of Merchant.
2. I reside at 41-11 75th Street, Queens, NY.
3. I, individually, and on behalf of Merchant consent to the jurisdiction of this Court.
4. This Affidavit of Confession of Judgment concerns obligations owing to LAST CHANCE FUNDING INC. ("LCF") pursuant to a certain Merchant Agreement and Security Agreement for the Purchase and Sale of Future Receivables, ("PSFRA") between Merchant and LCF, and a personal guaranty thereon I executed in the event Merchant defaults under the PSFRA.
5. In the event that Merchant breaches any of the covenants, representations or warranties set forth in the PSFRA, I in my individual capacity, and on behalf of Merchant hereby confess judgment and authorizes entry of judgment in favor of Plaintiff and against Defendants in the Supreme Court of the State of New York-County of Nassau, Supreme Court of the State of New York-County of Kings, Supreme Court of the State of New York-County of Westchester, Supreme Court of the State of New York-County of Orange and/or Supreme Court of the State of New York- County of Suffolk in the sum of \$20,860.00 less any payments timely made pursuant to the PSFRA dated August 14, 2019 together with a \$2,500.00 default fee, plus simple interest thereon at the annual rate of nine (9%) per annum from the date of default, and Plaintiff's reasonable attorney's fees in the liquidated amount equal to 33.33% of the amount confessed for judgment hereunder. I further confess judgment to additional liquidated damages in the even of a breach of the "No Stacking Addendum" to the PSFRA in an amount equal to \$2,500.00 or twenty percent (20%) of the outstanding balance, whichever is greater.

6. This confession of judgment is for a debt due to Plaintiff arising from Defendants' failure to pay to Plaintiff, Merchant's accounts-receivable, which were purchased by Plaintiff pursuant to the PSFRA dated and for Defendants' breach of PSFRA, plus agreed-upon interest, attorneys' fees, costs and disbursements, as agreed-upon by Merchant and myself, under the PSFRA, dated August 14, 2019.

7. Furthermore, I understand that LCF materially relies upon Merchant's covenants, representations and warranties set forth in the PSFRA, and my guaranty of performance thereon, to enter into the PSFRA with Merchant. I further understand that a breach of any such covenants, representations or warranties set forth in the PSFRA shall constitute a fraudulent misrepresentation of my and Merchant's intention to perform our duties under the PSFRA. I am further advised by LCF, and agree, that pursuant to 11 U.S.C. § 523(a)(2)(A), the debt resulting from the judgment entered pursuant to this affidavit shall not be dischargeable in any bankruptcy proceeding.

8. Merchant and I hereby agree that the execution and delivery of this Affidavit of Confession of Judgment and any entry of judgment thereon shall be without prejudice to any and all rights of Plaintiff, which reserves all of its rights and remedies against Defendants.

9. If for any reason entry of judgment in the above specified amount or execution on the same is outside the jurisdiction of this Court, Merchant and I hereby consent to the personal jurisdiction, entry of judgment, and execution thereon in any State or Federal Court of the United States of America.

10. I acknowledge that prior to executing this affidavit, I have been advised to seek independent legal advice from an attorney concerning this affidavit, and have had the opportunity to do so.

11. I have been authorized by Merchant to sign this Affidavit of Confession of Judgment.

THIS DOCUMENT CONTAINS A CONFESSION OF JUDGMENT PROVISION WHICH CONSTITUTES A WAIVER OF IMPORTANT RIGHTS YOU MAY HAVE INCLUDING OBTAINING A JUDGMENT AGAINST YOU WITHOUT ANY FURTHER NOTICE.

By: Yamuna Shrestha 8-15-2019
Yamuna Shrestha, individually, and on behalf of
Bhanchha Ghar, Inc. DBA Bhanchha Ghar

On the 15 day of Aug, 2019 before me, the undersigned, personally appeared Yamuna Shrestha personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his capacity and that by his/her signature on the instrument, the individual, or the person on behalf of whom the individual acted, executed the instrument.

David Chiang
NOTARY PUBLIC
DAVID CHIANG
Notary Public, State of New York
Reg. No. 01CH6123583
Qualified in Queens County
Commission Expires 3/17/21