



MEMORANDUM OF AGREEMENT (MOA) FOR INVESTMENT IN ISTOCKHOMES

This Memorandum of Agreement ("MOA") is made and entered into on this _____ day of _____, 20, (the "Effective Date"), by and between:

Party A:

[Investor's Full Legal Name]

(Address)

(City, State, Zip Code)

(Contact Information)

(Email Address)

(Telephone Number)

Party B:

Istockhomes Marketing Ltd.

112 Pryde Avenue Nanaimo, British Columbia. Canada V9S-4R2

Telephone: 1 250-816-8577

Email: bradcamp@istockhomes.com

Collectively referred to as the "Parties."

WHEREAS, Party A desires to make an investment in Istockhomes, Inc. ("Istockhomes") for the purpose of participating in its business activities; and

WHEREAS, Istockhomes wishes to accept the investment from Party A under the terms and conditions set forth herein;

NOW, THEREFORE, in consideration of the premises and covenants contained herein, the Parties hereto agree as follows:

1. Investment Amount and Terms: Party A agrees to invest the sum of

\$_____00 in USD (the "Investment Amount") in Istockhomes. This investment shall remain invested for a minimum period of sixty (60) months (the "Lock-In Period") from the Effective Date of this MOA. During the Lock-In Period, Party A shall not request or demand the return of the Investment Amount or any part thereof.

2. Financial Year-End: Party B shall operate on a financial year-end that ends on July 31st of each year.

3. Annual Statements: Party B shall provide Party A with statements of investment performance and status for each financial year-end, no later than 60 days after the end of the financial year (July 31st). These statements shall include a summary of the investment's performance, any income or expenses related to the investment, and any other relevant financial information.

4. Finders Fees and Commissions: Party A acknowledges that any finders fees, commissions, or payouts to individuals or entities related to this investment shall also be subject to the Lock-In Period. Any such fees or commissions will not be payable or distributed to any third party until the expiration of the Lock-In Period. Party B shall maintain accurate records of these fees and commissions, and they will be separately tracked during the Lock-In Period.

5. Prohibition of Money Laundering: Party A represents and warrants that the Investment Amount is legitimate, legally sourced, and does not involve funds derived from any illegal or money laundering activities. Party A shall cooperate with Istockhomes and provide any necessary documentation or information to ensure compliance with anti-money laundering laws and regulations.

6. Right to Refuse Investment: Istockhomes reserves the right to refuse Party A's investment at its discretion if there is any suspicion of illegal or unethical activities associated with the Investment Amount.

7. Termination and Early Withdrawal: Party A acknowledges that, subject to applicable laws and regulations, the Investment Amount cannot be withdrawn or terminated before the expiration of the Lock-In Period except in the event of Party A's death or as otherwise agreed upon in writing by both Parties.

8. Governing Law and Jurisdiction: This MOA shall be governed by and construed in accordance with the laws of the state of [State], without regard to its conflict of law principles. Any dispute arising out of or in connection with this MOA shall be subject to the exclusive jurisdiction of the state and federal courts located within the province of British Columbia.

9. Entire Agreement: This MOA contains the entire understanding between the Parties with respect to the subject matter hereof and supersedes all prior and contemporaneous agreements, representations, warranties, and understandings, whether oral or written.

IN WITNESS WHEREOF, the Parties hereto have executed this MOA as of the Effective Date.

Party A: (Investor's Signature)

Investors Name

Investors Signature

Date

Party B:

Istockhomes Marketing Ltd.

112 Pryde Avenue Nanaimo, British Columbia. Canada V9S-4R2

Telephone: 1 250-816-8577

Email: bradcamp@istockhomes.com

Brad Camp, President. _____ Date _____