



ADVANTAGE+

Your Direct Business Lender

September 2, 2014

Dear Mr. Test:

Thank you for choosing Advantage+ as your finance provider. Please sign and complete the enclosed documentation.

FOR SIGNATURE VERIFICATION PURPOSES, PLEASE HAVE ALL SIGNATURES NOTARIZED OR PROVIDE COPIES OF ALL SIGNERS' DRIVER LICENSES.

In order to complete the transaction we will also need a check payable to Advantage Leasing Corporation in the following amount:

\$3,000.00	- Down Payment
\$250.00	- Documentation Fee
\$3,250.00	- TOTAL DUE

Within the next 5 days, please send your check along with the documents containing your original signature to:

ATTN: Documentation Dept.
Advantage+
13400 Bishop's Ln., Ste. 280
Brookfield, WI 53005

Thank You. We appreciate your business!

Sincerely,
Melanie Kazmierczak
Account Executive



ADVANTAGE+

Your Direct Business Lender

Advantage+
13400 Bishop's Ln., Ste. 280 Brookfield, WI 53005
(Phone) 262-439-7600 (Fax) 262-361-3837
www.advantageleasing.com

EQUIPMENT FINANCE AGREEMENT

SECTION A BORROWER INFORMATION	SECTION B VENDOR AND EQUIPMENT INFORMATION
BORROWER BORROWER ADDRESS	VENDOR: Multiple Vendors
SECTION C FINANCING TERMS:	SECTION D ADDITIONAL PROVISIONS
Amount Advanced: \$XXXX Length of Term: XXX months Monthly Payment Amount: \$XXX	See Exhibit A for Additional Provisions No Prepayment Penalty after receipt of 12 timely payments

Definitions: All references to "we," "us," and "our" refer to Advantage Leasing Corporation. All references to "you" and "your" refer to the "Borrower" identified in Section A above. All references to "Equipment" refer to the goods and/or personal property described in Exhibit A hereto, and shall also include all additions, attachments, accessions and replacements to or of the foregoing and all proceeds of the foregoing. All references to "Vendor" means the Vendor described above in Section B or any other supplier of the Equipment.

Unconditional Payment; Non-Cancellable: We hereby agree to loan you the Amount Advanced, subject to the terms and conditions contained herein. By signing below, you hereby unconditionally promise to pay to the order of Advantage Leasing Corporation or its successors or assigns said amount plus interest as set forth herein and to perform all other obligations provided in this Equipment Finance Agreement (this "Agreement"). This is a non-cancellable agreement. You may prepay the contract after 12 timely payments. If you pay the loan off prior to the end of full term, you will pay us all future payments discounted to present value plus a 4% fee. (In addition to all other accrued and unpaid charges including, but not limited to fees and taxes.) To the fullest extent permissible under applicable law, you waive demand, diligence, presentment, protest, and notice of dishonor, notice of nonpayment and notices and rights of every kind. You certify that you have reviewed and acknowledged all terms and conditions of this Agreement, including the additional terms and conditions on page two of this Agreement and Exhibit A hereto. BY SIGNING BELOW, YOU AGREE THAT YOUR PROMISES HEREIN ARE IRREVOCABLE AND UNCONDITIONAL IN ALL RESPECTS AND SHALL CONTINUE IN FULL FORCE AND EFFECT REGARDLESS OF ANY DEFECT, DEFICIENCY OR NON-CONFORMITY IN OR OF THE EQUIPMENT, YOUR INABILITY TO USE THE EQUIPMENT OR ANY OTHER CIRCUMSTANCE WHATSOEVER; AND THAT SUCH OBLIGATIONS SHALL NOT BE AFFECTED BY ANY COUNTERCLAIM, SET-OFF OR OTHER ALLEGED RIGHT AGAINST ANY VENDOR, US, OR ANY ASSIGNEE; AND YOU MAY NOT CANCEL THIS AGREEMENT. WE MAKE NO (AND HEREBY EXPRESSLY DISCLAIM ANY AND ALL) WARRANTIES, EXPRESS OR IMPLIED, AND INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, IN CONNECTION WITH THIS AGREEMENT OR WITH RESPECT TO THE EQUIPMENT. WE DO NOT TAKE RESPONSIBILITY FOR THE INSTALLATION OR PERFORMANCE OF THE EQUIPMENT. THE VENDOR IS NOT AN AGENT OF OURS AND NOTHING THE VENDOR STATES CAN AFFECT YOUR OBLIGATIONS UNDER THIS AGREEMENT. YOU AGREE THAT YOU HAVE SELECTED THE VENDOR AND EACH ITEM OF EQUIPMENT BASED UPON YOUR OWN JUDGMENT AND DISCLAIM ANY RELIANCE UPON ANY STATEMENTS OR REPRESENTATIONS MADE BY US. YOU AGREE THAT REGARDLESS OF CAUSE, WE ARE NOT RESPONSIBLE FOR AND YOU WILL NOT MAKE ANY CLAIM AGAINST US FOR ANY DAMAGES, WHETHER CONSEQUENTIAL, DIRECT, SPECIAL, OR INDIRECT. YOU AUTHORIZE THE PURCHASE OF THE EQUIPMENT FROM THE VENDOR, AND YOU MAY CONTACT THE ABOVE VENDOR FOR YOUR WARRANTY RIGHTS, IF ANY, AND ANY SEPARATE SERVICE OBLIGATIONS, NEITHER OF WHICH ARE OUR RESPONSIBILITY. YOU HEREBY AGREE THAT YOUR OBLIGATIONS HEREUNDER SHALL BE PAID AND PERFORMED WITHOUT ANY ABATEMENT, REDUCTION, DIMINUTION, SETOFF, DEFENSE, COUNTERCLAIM OR RECOUPMENT WHATSOEVER, INCLUDING ANY PAST, PRESENT OR FUTURE CLAIMS THAT BORROWER MAY HAVE AGAINST US OR OUR AFFILIATES, ANY VENDOR OR ANY OTHER PERSON OR ENTITY WHATSOEVER

Governing Law; Jury Trial Waiver; Miscellaneous. This Agreement contains the entire agreement between the parties and may not be amended except by written agreement. The validity, construction and enforcement of this Agreement are governed by the internal laws of Wisconsin. Invalidity of any provision of this Agreement shall not affect the validity of any other provision. If any provision of this Agreement is declared unenforceable, the other provisions shall remain in full force and effect. **You expressly and unconditionally consent to the jurisdiction and venue of any court in the State of Wisconsin and waive right to trial by jury for any claim or action arising out of or relating to this Agreement or the Equipment.** You agree that a facsimile copy of this Agreement with facsimile signature may be treated as an original. You agree to take any other action we request to protect our rights under this Agreement from time to time. You authorize us to insert or correct missing information on this Agreement including your proper legal name, serial numbers and any other information describing the Equipment. The undersigned individual executing this Agreement on behalf of Borrower hereby represents and warrants that he or she has the requisite authority to enter into this Agreement on behalf of Borrower.

Additional Terms and Conditions

1. Finance Agreement; Term; Security Interest: Rather than pay the Vendor directly for the Equipment, you have chosen for us to finance such amounts for you in accordance with the terms of this Agreement. This Agreement is not a "Consumer Transaction", as defined in the Uniform Commercial Code, and you acknowledge that the funds advanced hereunder and Equipment purchased therewith are each **SOLELY FOR YOUR BUSINESS PURPOSES** and **not** for consumer, personal, family or household purposes. The term of this Agreement (the "Term") shall commence on the date on which we advance any portion of the Amount Advanced to the Vendor (the "Commencement Date") and, provided that you have successfully performed all of your duties and obligations hereunder, the Term shall end on the same day of the month as the Commencement Date at the end of the number of months set forth in Section C as the "Length of Term"; provided, however, that if we elect in our sole discretion for your first payment hereunder to be due on a date (the "Initial Payment Date") that we specify that is not more than thirty (30) days after the Commencement Date, the Term shall be extended by the number of days lapsing between the Commencement Date and the Initial Payment Date. To secure your obligations hereunder and under all other agreements with us, including, without limitation, the payment of all principal, interest, charges, fees and indemnities provided for hereunder and under any other agreement with us and any extensions, renewals,

Initials _____

deferrals, modifications or consolidations of the same (together, the "Obligations"), you hereby grant to us a first priority, purchase money security interest in the Equipment; all leases, chattel paper, accounts and security deposits relating thereto; and all proceeds of any of the foregoing.

2. Payments: In consideration for our agreement to loan you the Amount Advanced, you promise to repay to us such amount, together with interest and certain other amounts we charge in connection with the loan made hereunder, by making payments to us or our assigns as follows: (a) you shall make monthly payments, each in the amount of the "Monthly Payment Amount" set forth in Section C on the first page, with the first such payment being due on the Initial Payment Date and subsequent payments being due each month thereafter on the same day of the month as the Initial Payment Date; and (b) without limiting the foregoing, on the Initial Payment Date, in addition to the Monthly Payment Amount, you shall also make an interim payment calculated on a per diem basis (1/30th of a Monthly Payment Amount) that is equal to such per diem amount multiplied by the number of days lapsing between the Commencement Date and the Initial Payment Date. All payments due hereunder shall be payable to us at our address set forth on the first page hereof or to any other address we subsequently give to you in writing for purposes of making payment. We will have the right to apply all sums received from you to any amounts due and owed to us under the terms of this Agreement in the order we determine in our sole discretion. We may charge you a \$30.00 fee for any check that is returned. Late payments are subject to a late charge of 15% for each late payment or \$25.00, whichever is greater. You also agree to reimburse us, on demand, for costs and expenses we incur in documenting and servicing this transaction or protecting or enforcing our rights, including filing fees or titling fees we incur to protect our interest under the Uniform Commercial Code or otherwise and all costs of collection, including attorneys' fees. You expressly acknowledge and agree that the maximum interest rate we charge for advancing the Amount Advanced in accordance with the terms hereof can be calculated using the Amount Advanced, the Term and the amount and timing of each scheduled payment and is therefore ascertainable within the four corners of this Agreement. You also expressly agree that the effective interest rate may be less after taking into account documentation fees or out of pocket amounts that we pay to third parties or otherwise incur in connection with this transaction, including broker or origination fees, legal fees and filing fees. If any interest payment hereunder exceeds the highest amount allowed by law, it shall be reduced to such rate and the excess amount shall be deemed to be a repayment of principal. In such event, you agree we will not be subject to any penalties provided by law for collecting or charging interest in excess of lawful rates.

3. Location; Maintenance; Inspection; Indemnity: You hereby agree that you shall: (a) not move the Equipment from the "Equipment Location" identified on Exhibit A without our prior written consent; (b) immediately advise us in writing of any change in your name or address; (c) at your own expense: (i) maintain the Equipment in good condition and repair and not permit its value to be impaired; (ii) keep the Equipment free from all liens, encumbrances and security interests (other than those created or expressly permitted by this Agreement); and (iii) defend the Equipment against all claims and legal process by persons other than us; (d) not sell, lease or otherwise dispose of the Equipment or permit it to become a fixture or an accession to other goods except as specifically authorized in this Agreement or in writing by us; (e) not permit the Equipment to be used in violation of any applicable law, regulation or policy of insurance; (f) allow us to examine the Equipment wherever located at any reasonable time or times and you shall assist us in making any such inspection; and (g) indemnify us from and against any liabilities, damages, claims, costs, and expenses, including reasonable attorneys' fees, incurred by or asserted against us in any way relating to or arising out of this Agreement or the Equipment. This indemnity shall survive the termination of this Agreement and repayment of the Obligations.

4. Insurance; Risk of Loss; Casualty Occurrence: Throughout the entire term of this Agreement, you shall keep the Equipment insured against all risks under insurance policies with such provisions, by such insurers and for such amounts as shall be satisfactory to us from time to time, but in no event less than the greater of (a) replacement value (special form replacement insurance) or (b) the total of all unpaid Monthly Payments and other amounts due for the remaining term of the Agreement. You shall furnish evidence of such insurance satisfactory to us upon our request. You shall ensure that we are named loss payee and additional insured on all insurance policies required hereunder. You assign (and direct any insurer to pay) to us the proceeds of all such insurance and any premium refund. You authorize us to, and grant us an irrevocably power of attorney (coupled with an interest), to endorse, in your name, any instrument for such proceeds or refunds. You expressly agree that: (i) no loss, damage, theft or requisition of the Equipment from any cause whatsoever (each, a "Casualty Occurrence") shall release you from any of your Obligations hereunder; (ii) in any event, including a casualty occurrence, in any event within three (3) days thereof, give us written notification of said event and the facts pertaining thereto; and (iii) if, in our sole judgment, any Equipment is damaged in any material respect, then, at our option, you shall pay to us, on the next Monthly Payment date following the Casualty Occurrence, an amount we reasonably calculate (without regard to insurance) to be equal to the portion of the Prepayment Amount (as defined in Section 7 below) that we determined corresponds to such Equipment. In determining such amount we may, but shall not be obligated to, consider the initial cost of the applicable Equipment as well as the depreciation thereof.

5. Assignment; Lease; Encumbrance; Taxes and Fees: You agree not to transfer, sell, lease, assign, pledge or encumber either the Equipment or any rights under this Agreement without our prior written consent. You agree that we may assign this Agreement without prior notice to you and without your consent. Our assignee will have the same rights and benefits we now have under this Agreement but none of our obligations. You agree that the rights of our assignee will not be subject to any claims, defenses or setoffs that you may have against us or any other person or entity, including the Vendor. As owner of the Equipment, you agree to pay when due all taxes and fees (including without limitation all sales, use, and personal property taxes, fines, and penalties) relating to this Agreement or the Equipment, including its purchase and use. If we pay any of the above for you, you agree to reimburse us and to pay us a processing fee selected by us for each payment we make on your behalf.

6. Default: Each of the following, together or individually, shall constitute an "Event of Default": (a) you fail to pay any amount hereunder when due or to perform any other of your Obligations hereunder or in any evidence of or document relating to the Obligations; (b) you or a guarantor, surety or other party obligated for the Obligations (an "Obligor") (i) dies; (ii) ceases to exist, (iii) becomes insolvent or the subject of bankruptcy or insolvency proceedings; or (iv) without our prior written consent, merges with or into any legal entity or sells substantially all of your or its assets, or changes your or its composition, form of business association or ownership; (c) any warranty or representation made by you or any other Obligor under this Agreement or in any evidence of or document relating to the Obligations, is false or misleading in any material respect when made; or (d) any other event which causes us, in good faith, to deem ourselves insecure.

7. Remedies: Upon an Event of Default, we may in our sole discretion, do any or all of the following, each of which shall be construed as cumulative, and no one of them as exclusive of the others: (a) proceed by appropriate court action or actions, either at law or in equity, to enforce your performance of the Obligations and/or to recover damages for the breach thereof and/or for attachment of and foreclosure on the Equipment or other assets allowed at law or in equity; (b) whether or not this Agreement is terminated, take possession of any or all of the Equipment wherever situated, and for such purpose, enter upon any premises without liability for so doing; (c) disable, sell, dispose of, hold, use or lease (in full or partial satisfaction as the case may be) any Equipment as we in our sole discretion may decide; (d) by written notice to you declare immediately due and payable, as liquidated damages for loss of bargain and not as a penalty, the Prepayment Amount (as hereinafter defined); (e) immediately apply or setoff any deposits or security we hold, including any insurance proceeds or refunds, toward Monthly Payments and/or any of your other Obligations (provided, however, that upon an Event of Default under clause 6(b)(iii) above, all of the foregoing Obligations shall automatically, without notice or demand, become immediately due and payable); and (f) exercise any other right, remedy, election or recourse provided by the Wisconsin Uniform Commercial Code or any other applicable law, as well as any evidence of or document relating to the Obligations. As used herein, the "Prepayment Amount" means an amount equal to the sum of: (i) all unpaid Monthly Payments set forth herein, discounted to present value at a rate equal to the interest rate implicit in the Monthly Payments; plus (ii) a prepayment premium equal to the product of: (A) the amount calculated pursuant to subsection (i) of this definition; times (B) the Prepayment Rate in Section C of the first page hereof times the number of full or partial years remaining under the original Term hereof; plus (iii) all costs and expenses we incur in any repossession, storage, refurbishing, advertising, sale, re-lease, or other disposition of the Equipment or the enforcement of our rights hereunder, including attorneys' fees; plus (iv) interest on all of the foregoing from the date due at a rate equal to 18% per year. For purposes of clarity, if there were twenty-five months remaining in the scheduled Term of this Agreement and the Prepayment Rate were one percent, the prepayment premium described in subsection (ii) of the foregoing definition would be equal to three percent times the amount we calculate under subsection (i) of such definition. With respect to all rights and remedies hereunder: (1) we may take possession of the Equipment without notice or hearing, which you waive; (2) we may require you to assemble the Equipment and to make it available to us at any convenient place designated by us; (3) you and we each agree that written notice, when required by law, sent at least five calendar days (counting the day of sending) before the date of a proposed disposition shall be deemed sufficient; (4) we may apply the proceeds of payment to the Obligations in such order and amounts as we elect; and (5) we may waive any default without waiving any other subsequent or prior default by you.

BORROWER: EFA Test

LENDER: ADVANTAGE LEASING CORPORATION

Print Name

Signature

Date

Signature

Date

Print Name

Title

Title

Federal Tax ID:

State of Incorporation

EXHIBIT A

EQUIPMENT LOCATION:

13400 Bishop's Lane, Brookfield, WI, 53005

EQUIPMENT DESCRIPTION:

All Items on listed on Test Equipment Invoice 123

ADDITIONAL PROVISIONS

For Working Capital: These Additional Provisions are incorporated into the Equipment Finance Agreement (the "EFA") and, to the extent there is any conflict, these Additional Provisions shall control. Section 1 of the EFA is hereby replaced in its entirety with the following:

1. Finance Agreement; Term; Security Interest: Notwithstanding anything to the contrary in this Agreement, you and we each hereby acknowledge and agree that you have already purchased the Equipment from the Vendor and that the Amount Advanced pursuant to this Agreement is intended as, and shall be used solely as, working capital for business purposes. This Agreement is not a "Consumer Transaction", as defined in the Uniform Commercial Code, and you acknowledge that the funds advanced hereunder and Equipment securing your Obligations hereunder are each **SOLELY FOR YOUR BUSINESS PURPOSES** and not for consumer, personal, family or household purposes. The term of this Agreement (the "Term") shall commence on the date hereof (the "Commencement Date") and, provided that you have successfully performed all of your duties and obligations hereunder, the Term shall end on the same day of the month as the Commencement Date at the end of the number of months set forth in Section C as the "Length of Term"; provided, however, that if we elect in our sole discretion for your first payment hereunder to be due on a date (the "Initial Payment Date") that we specify that is not more than thirty (30) days after the Commencement Date, the Term shall be extended by the number of days lapsing between the Commencement Date and the Initial Payment Date. To secure your obligations hereunder and under all other agreements with us, including, without limitation, the payment of all principal, interest, charges, fees and indemnities provided for hereunder and under any other agreement with us and any extensions, renewals, deferrals, modifications or consolidations of the same (together, the "Obligations"), you hereby grant to us a first priority, purchase money security interest in the Equipment; all leases, chattel paper, accounts and security deposits relating thereto; and all proceeds of any of the foregoing.

Initials _____

CONTINUING GUARANTY

Borrower: EFA Test

Contract Number: _____

Dated: _____, 20__

GUARANTY. For value received, and to induce Advantage Leasing Corporation, a Wisconsin corporation ("Lender"), to extend credit to the person or persons identified above as Borrower (the "Borrower"), the undersigned jointly and severally guaranties payment of all indebtedness, obligations and liabilities evidenced by an Equipment Finance Agreement between Lender and Borrower, dated on or about the date hereof, and under all other past, present or future agreements with Lender plus interest, charges, fees and indemnities provided for in any of the foregoing and any extensions, renewals, deferrals, modifications or consolidations of the same (the "Obligations"). Without limiting the foregoing, the Obligations for the undersigned is jointly and severally liable includes the amount of payments made to Lender or another by or on behalf of Borrower which are recovered from Lender by a trustee, receiver, creditor or other party pursuant to applicable federal or state law, and to the extent not prohibited by law, all costs, expenses and attorneys' fees at any time paid or incurred before and after judgment in endeavoring to collect all or part of any of the above, or to realize upon this Guaranty, or any collateral securing any of the above, including those incurred in successful defense or settlement of any counterclaim brought by Borrower or the undersigned or incident to any action or proceeding brought pursuant to the United States Bankruptcy Code. This Guaranty is valid and enforceable against the undersigned even if any Obligation is invalid or unenforceable against Borrower. **THIS IS A GUARANTY OF PAYMENT AND PERFORMANCE AND NOT A GUARANTY OF COLLECTION.**

WAIVER. To the extent not prohibited by applicable law, the undersigned expressly waive (a) notice of the acceptance of this Guaranty, the creation of any present or future Obligation, default under any Obligation, proceedings to collect from Borrower or anyone else, (b) all diligence of collection and presentment, demand, notice and protest, (c) any right to disclosures from Lender regarding the financial condition of any Borrower or guarantor of the Obligations or the enforceability of the Obligations, and (d) all other legal and equitable surety defenses. No claim, including a claim for reimbursement, subrogation, contribution or indemnification which any of the undersigned may, as a guarantor of the Obligations, have against a co-guarantor of any of the Obligations or against Borrower shall be enforced nor any payment accepted until the Obligations are paid in full and no payments to or collections by Lender are subject to any right of recovery.

PERSONS BOUND. This Guaranty benefits the Lender, its successors and assignees, and binds the undersigned and its successors and assignees. This Guaranty shall continue in full force and effect notwithstanding any change in structure or status of Borrower, whether by merger, consolidation, reorganization or otherwise.

ENTIRE AGREEMENT. This Guaranty is intended by the undersigned and Lender as a final expression of this Guaranty and as a complete and exclusive statement of its terms, there being no conditions to the full effectiveness of the Guaranty. This Guaranty may not be supplemented or modified except in writing.

CONSENT. To the extent not prohibited by applicable law, with respect to any of the Obligations, Lender may from time to time without notice to the undersigned and without affecting the liability of the undersigned (a) release, impair, sell or otherwise dispose of any security or collateral, (b) release or agree not to sue any guarantor or surety, (c) fail to perfect its security interest in or realize upon any security or collateral, (d) fail to realize upon any of the Obligations or to proceed against the Borrower or any guarantor or surety, (e) renew or extend the time of payment, (f) increase or decrease the rate of interest, (g) accept additional security or collateral, (h) determine the allocation and application of payments and credits and accept partial payments, (i) determine what, if anything, may at any time be done with reference to any security or collateral, and (j) settle or compromise the amount due or owing or claimed to be due or owing from any Borrower, guarantor or surety, which settlement or compromise shall not affect the undersigned's liability for the full amount of the Obligations. The undersigned expressly consent to and waive notice of all of the above.

REPRESENTATIONS. The undersigned acknowledges and agrees that Lender (a) has not made any representations or warranties with respect to, (b) does not assume any responsibility to the undersigned for, and (c) has no duty to provide information to the undersigned regarding, the enforceability of any of the Obligations or the financial condition of the Borrower or any guarantor. The undersigned has independently determined the creditworthiness of Borrower and the enforceability of the Obligations and until the Obligations are paid in full will independently and without reliance on Lender continue to make such determinations.

NOTICE TO GUARANTOR

You are being asked to guarantee the obligations of the Borrower identified above. If Borrower does not pay, you will have to. You may also have to pay collection/legal costs. Lender can collect the obligations from you without first trying to collect from Borrower or another guarantor.

Melanie Kazmierczak

X _____
Guarantor Signature _____ Date _____
Home Address: _____

Home Phone: _____
Work Phone: _____
Mobile Phone: _____
Email Address: _____

X _____
Guarantor Signature _____ Date _____
Home Address: _____

Home Phone: _____
Work Phone: _____
Mobile Phone: _____
Email Address: _____

REQUEST FOR ELECTRONIC PAYMENT (ACH)

EFA Test (borrower) requests and authorizes Advantage+ (Advantage Leasing Corporation) (Lender) to initiate debits and/or credits on the due date per this agreement or from time to time as amounts are due in connection with account . Transactions are authorized on the account designated below. This agreement shall continue until bank has received written termination thereof from borrower.

Name of Bank: _____

Bank Address: _____

Routing Number: _____

Account Number: _____

Print Name and Title of Authorized Signer

X _____
Signature **Date**

FUNDING AUTHORIZATION AND AGREEMENT

September 2, 2014

Advantage Leasing Corporation ("you" or "your")
13400 Bishop's Ln., Ste. 280
Brookfield, WI 53005

Re: **Payments to HMI**

To Whom It May Concern:

Because the Equipment Finance Agreement (the "EFA") dated on or about the date of this Funding Authorization and Agreement (this "Authorization") involves multiple payment requests or payment in advance, the vendor(s) identified above (collectively, the "Vendor") has requested payment in one or more installments prior to final acceptance of the Equipment by the borrower identified below ("we", "us" or "our") or we will not acquire all Equipment at the same time, we have requested that you pay the Vendor for some or all of the Equipment before it and/or other Equipment is delivered to us and/or fully inspected by us. **We understand that any such funding will be at our sole risk.** Capitalized terms used herein without definition have the meanings given to such terms in the EFA.

By execution below: (a) we authorize you to make the effective date of the EFA the date it was signed by us; (b) we authorize you to pay the Vendor; (c) we agree that our promises and obligations in the EFA will be irrevocable and unconditional in all respects and shall begin immediately.

We understand and agree that: (i) despite the fact that certain items of Equipment to be financed under the EFA have not been received, this letter authorizes you to start the Term of the EFA and gives rise to our duty to make Monthly Payments commencing immediately; (ii) in the event any Equipment is not delivered or we are not satisfied with the Equipment, we will not assert against you any claim or defense we may have regarding the Equipment, its delivery or its installation; and (iii) our duty to make payments will arise upon your receipt of this Authorization, regardless of the actual date of delivery of the Equipment.

BY EXECUTION BELOW WE ACKNOWLEDGE THAT WE ARE WAIVING VALUABLE LEGAL RIGHTS AND ASSUMING ALL RISKS OF PERFORMANCE BY VENDOR. THE EFA AND THIS AUTHORIZATION ARE NOT CANCELLABLE AND REPRESENT UNCONDITIONAL OBLIGATIONS BY US.

BORROWER ("we", "us", "our");

EFA Test

Signature

Date

Print Name

Title

INSURANCE LETTER

Date: September 2, 2014
From: EFA Test
13400 Bishop's Lane
Brookfield, WI 53005

Please complete the information below:

Insurance Agent: _____

Phone: _____ Fax: _____

Policy #: _____

To Whom It May Concern:

We have entered into a loan agreement with Advantage Leasing Corporation for the following equipment, valued at \$44,000.00:

Equipment: See Exhibit A

Equipment Location:
13400 Bishop's Lane, Brookfield, WI, 53005

We are responsible for the insurance cost as well as providing the coverage identified below. Please see to it that we have immediate coverage and list ADVANTAGE LEASING CORPORATION, its successors and/or assigns, 13400 Bishop's Ln., Ste. 280 Brookfield, WI 53005 as certificate holder in the form of a copy of the insurance policy or a Certificate of Insurance.

PHYSICAL DAMAGE: Insurance is to be provided for fire, theft, extended coverage, vandalism and malicious mischief for the full value of the equipment. Advantage Leasing Corporation, its successors and/or assigns is to be named LENDERS LOSS PAYEE as their interest may appear.

LIABILITY: Coverage should be written with minimum limits of \$100,000/300,000 for BODILY INJURY and \$50,000 property damage. Advantage Leasing Corporation, its successors and/or assigns is to be named as ADDITIONAL INSURED.

Please fax a copy of the certificate to: 262-361-3837, Attn: Melanie Kazmierczak or email to: mkazmierczak@advantageleasing.com.
Should you have any questions, please contact our documentation department at 800-949-7040.

Sincerely,

(Signature)

EFA Test