EXHIBIT 7.3  
 LOAN AND SECURITY AGREEMENT  
 This Loan and Security Agreement (this “Agreement”) is entered into as of February 28, 2022 (the “Effective Date”), by and between iCoreConnect, Inc., a Nevada corporation (“Borrower”), and Element SaaS Finance (USA), LLC, a Delaware limited liability company (“Lender”).  
 Recitals  
 A. Lender desires to make available a loan (the “Loan”) to Borrower in the amount set forth in the Loan Schedule attached to the Note, to be used for the specific purposes set forth in this Agreement.  
 B. Lender has required as a condition precedent to the Loan, and Borrower has agreed to grant, the Security Interest described below.  
 C. The parties hereto desire to enter into this Agreement in order to memorialize, and provide the terms and conditions with respect to, the Loan.  
 AGREEMENTS  
 NOW, THEREFORE, for valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Lender and Borrower hereby agree as follows:  
 ARTICLE I.