CAUTION: THIS DOCUMENT HAS NOT YET BEEN REVIEWED BY THE COUNTY CLERK. (See below.) INDEX NO. UNASSIGNED

NYSCEF DOC. NO. 4 RECEIVED NYSCEF: 12/08/2023

# **EXHIBIT B**

This is a copy of a pleading filed electronically pursuant to New York State court rules (22 NYCRR §202.5-b(d)(3)(i)) which, at the time of its printout from the court system's electronic website, had not yet been reviewed and approved by the County Clerk. Because court rules (22 NYCRR §202.5[d]) authorize the County Clerk to reject filings for various reasons, readers should be aware that documents bearing this legend may not have been accepted for filing by the County Clerk.

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## STANDARD MERCHANT CASH ADVANCE AGREEMENT

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issuance of an injunction, restraining order, or other equitable relief in GEMINI's favor, subject to court or arbitrator approval, restraining each Merchant's accounts and/or receivables up to the amount due to GEMINI as a result of the Event of Default.

Each Merchant acknowledges and agrees that this Agreement is the product of communications conducted by telephone and the Internet, which are instrumentalities of interstate commerce, and that the transactions contemplated under this Agreement will be made by wire transfer and ACH, which are also instrumentalities of interstate commerce, and that this Agreement therefore evidences a transaction affecting interstate commerce. Accordingly, notwithstanding any provision in this Agreement to the contrary, all matters of arbitration relating to this Agreement will be governed by and construed in accordance with the provisions of the Federal Arbitration Act, codified as Title 9 of the United States Code, however any application for injunctive relief in aid of arbitration or to confirm an arbitration award may be made under Article 75 of the New York Civil Practice Law and Rules. The arbitration agreement contained in this Section may also be enforced by any employee, agent, attorney, member, manager, officer, subsidiary, affiliate entity, successor, or assign of GEMINI.

- 49. Service of Process. Each Merchant and each Guarantor consent to service of process and legal notices made by First Class or Priority Mail delivered by the United States Postal Service and addressed to the Contact Address set forth on the first page of this Agreement or any other address(es) provided in writing to GEMINI by any Merchant or any Guarantor, and unless applicable law or rules provide otherwise, any such service will be deemed complete upon dispatch. Each Merchant and each Guarantor agrees that it will be precluded from asserting that it did not receive service of process or any other notice mailed to the Contact Address set forth on the first page of this Agreement if it does not furnish a certified mail return receipt signed by GEMINI demonstrating that GEMINI was provided with notice of a change in the Contact Address.
- <u>50. Survival of Representation, etc.</u> All representations, warranties, and covenants herein shall survive the execution and delivery of this Agreement and shall continue in full force until all obligations under this Agreement shall have been satisfied in full and this Agreement shall have terminated.
- <u>51. Waiver.</u> No failure on the part of GEMINI to exercise, and no delay in exercising, any right under this Agreement, shall operate as a waiver thereof, nor shall any single or partial exercise of any right under this Agreement preclude any other or further exercise thereof or the exercise of any other right. The remedies provided hereunder are cumulative and not exclusive of any remedies provided by law or equity.
- 52. Independent Sales Organizations/Brokers. Each Merchant and each Guarantor acknowledge that it may have been introduced to GEMINI by or received assistance in entering into this Agreement or its Guarantee from an independent sales organization or broker ("ISO"). Each Merchant and each Guarantor agree that any ISO is separate from and is not an agent or representative of GEMINI. Each Merchant and each Guarantor acknowledge that GEMINI is not bound by any promises or agreements made by any ISO that are not contained within this Agreement. Each Merchant and each Guarantor exculpate from liability and agree to hold harmless and indemnify GEMINI and its officers, directors, members, shareholders, employees, and agents from and against all losses, damages, claims, liabilities, and expenses (including reasonable attorney and expert fees) incurred by any Merchant or any Guarantor resulting from any act or omission by any ISO. Each Merchant and each Guarantor acknowledge that any fee that they paid to any ISO for its services is separate and apart from any payment under this Agreement. Each Merchant and each Guarantor acknowledge that GEMINI does not in any way require the use of an ISO and that any fees charged by any ISO are not required as a condition or incident to this Agreement.
- <u>53. Modifications; Agreements.</u> No modification, amendment, waiver, or consent of any provision of this Agreement shall be effective unless the same shall be in writing and signed by all parties.
- <u>54. Severability.</u> If any provision of this Agreement is deemed invalid or unenforceable as written, it will be construed, to the greatest extent possible, in a manner which will render it valid and enforceable, and any limitation on the scope or duration of any such provision necessary to make it valid and enforceable will be deemed to be part thereof. If any provision of this Agreement is deemed void, all other provisions will remain in effect.

I have read and agree to the terms and conditions set forth above:

DocuSigned by:
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CAUTION: THIS DOCUMENT HAS NOT YET BEEN REVIEWED BY THE COUNTY CLERK. (See below.)
DocuSign Envelope ID: 15D08D89-B52C-4398-B93A-9B7C80C3A18D
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FOR THE MERCHANT/OWNER (#1)

#### STANDARD MERCHANT CASH ADVANCE AGREEMENT

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<u>55. Headings.</u> Headings of the various articles and/or sections of this Agreement are for convenience only and do not necessarily define, limit, describe, or construe the contents of such articles or sections.

- <u>56. Attorney Review.</u> Each Merchant acknowledges that it has had an opportunity to review this Agreement and all addenda with counsel of its choosing before signing the documents or has chosen not to avail itself of the opportunity to do so.
- <u>57. Entire Agreement.</u> This Agreement, inclusive of all addenda, if any, executed simultaneously herewith constitutes the full understanding of the parties to the transaction herein and may not be amended, modified, or canceled except in writing signed by all parties. Should there arise any conflict between this Agreement and any other document preceding it, this Agreement will govern. This Agreement does not affect any previous agreement between the parties unless such an agreement is specifically referenced herein. This Agreement will not be affected by any subsequent agreement between the parties unless this Agreement is specifically referenced therein. GEMINI will not be permitted to enforce any of its rights under this Agreement without the express written consent of Gene Rosen's Law Firm.
- <u>58. Counterparts; Fax and Electronic Signatures.</u> This Agreement may be executed electronically and in counterparts. Facsimile and electronic copies of this Agreement will have the full force and effect of an original.

#### EACH UNDERSIGNED HEREBY ACCEPTS THE TERMS OF THIS AGREEMENT

By: ANNETTE RACHEL RODRIGUEZ - OWNER (Print Name and Title)	PocuSigned by:  FB1E067A67A24FC (Signature)
SS#	Driver License Number
FOR THE MERCHANT/OWNER (#2)	
By:(Print Name and Title)	(Signature)
SS#	Driver License Number
Approved for GEMINI FUNDING GROUP LLC d/b/a GE	FMINI BUSINESS FUNDING by:

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### STANDARD MERCHANT CASH ADVANCE AGREEMENT

# **GUARANTEE**

G1. Personal Guarantee of Performance. This is a personal guaranty of performance, dated 6/15/2021 , of the Standard Merchant Cash Advance Agreement, dated 6/15/2021 ("Agreement"), inclusive of all addenda, if any, executed simultaneously therewith, by and between GEMINI FUNDING GROUP LLC d/b/a GEMINI BUSINESS FUNDING ("GEMINI") and LADOMINICANA MULTISERVICES LLC ("Merchant"). Each undersigned Guarantor hereby guarantees each Merchant's performance of all of the representations, warranties, and covenants made by each Merchant to GEMINI in the Agreement, inclusive of all addenda, if any, executed simultaneously herewith, as the Agreement may be renewed, amended, extended, or otherwise modified (the "Guaranteed Obligations"). Each Guarantor's obligations are due at the time of any breach by any Merchant of any representation, warranty, or covenant made by any Merchant in the Agreement.

<u>G2. Communications.</u> GEMINI may use automated telephone dialing, text messaging systems, and e-mail to provide messages to Guarantor(s) about Merchant(s)'s account. Telephone messages may be played by a machine automatically when the telephone is answered, whether answered by an Owner, a Guarantor, or someone else. These messages may also be recorded by the recipient's answering machine or voice mail. Each Guarantor gives GEMINI permission to call or send a text message to any telephone number given to GEMINI in connection with this Agreement and to play pre-recorded messages and/or send text messages with information about this Agreement and/or any Merchant's account over the phone. Each Guarantor also gives GEMINI permission to communicate such information to them by e-mail. Each Guarantor agrees that GEMINI will not be liable to any of them for any such calls or electronic communications, even if information is communicated to an unintended recipient. Each Guarantor acknowledges that when they receive such calls or electronic communications, they may incur a charge from the company that provides them with telecommunications, wireless, and/or Internet services, and that GEMINI has no liability for any such charges.

G3. Guarantor Waivers. If GEMINI considers any Event of Default to have taken place under the Agreement, then GEMINI may enforce its rights under this Guarantee without first seeking to obtain payment from any Merchant, any other guarantor, or any Collateral, Additional Collateral, or Cross-Collateral GEMINI may hold pursuant to this Guarantee or any other agreement or guarantee. GEMINI does not have to notify any Guarantor of any of the following events and Guarantor(s) will not be released from its obligations under this Guarantee even if it is not notified of: (i) any Merchant's failure to pay timely any amount owed under the Agreement; (ii) any adverse change in any Merchant's financial condition or business; (iii) any sale or other disposition of any collateral securing the Guaranteed Obligations or any other guarantee of the Guaranteed Obligations; (iv) GEMINI's acceptance of the Agreement with any Merchant; and (v) any renewal, extension, or other modification of the Agreement or any Merchant's other obligations to GEMINI. In addition, GEMINI may take any of the following actions without releasing any Guarantor from any obligations under this Guarantee: (i) renew, extend, or otherwise modify the Agreement or any Merchant's other obligations to GEMINI; (ii) if there is more than one Merchant, release a Merchant from its obligations to GEMINI such that at least one Merchant remains obligated to GEMINI; (iii) sell, release, impair, waive, or otherwise fail to realize upon any collateral securing the Guaranteed Obligations or any other guarantee of the Guaranteed Obligations; and (iv) foreclose on any collateral securing the Guaranteed Obligations or any other guarantee of the Guaranteed Obligations in a manner that impairs or precludes the right of Guarantor to obtain reimbursement for payment under the Agreement. Until the Receivables Purchased Amount and each Merchant's other obligations to GEMINI under the Agreement and this Guarantee are paid in full, each Guarantor shall not seek reimbursement from any Merchant or any other guarantor for any amounts paid by it under the Agreement. Each Guarantor permanently waives and shall not seek to exercise any of the following rights that it may have against any Merchant, any other guarantor, or any collateral provided by any Merchant or any other guarantor, for any amounts paid by it or acts performed by it under this Guarantee: (i) subrogation; (ii) reimbursement; (iii) performance; (iv) indemnification; or (v) contribution.

<u>**G4. Joint and Several Liability.**</u> The obligations hereunder of the persons or entities constituting each Guarantor under this Guarantee are joint and several.

**G5.** Injunctive Relief. In case any Event of Default occurs and is not waived, GEMINI will be entitled to the issuance of an injunction, restraining order, or other equitable relief in GEMINI's favor, subject to court or arbitrator approval,

I have read and agree to the terms and conditions set forth above:
—DocuSigned by:

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restraining each Guarantor's accounts and/or receivables up to the amount due to GEMINI as a result of the Event of Default, and each Guarantor will be deemed to have consented to the granting of an application for the same to any court or arbitral tribunal of competent jurisdiction without any prior notice to any Merchant or Guarantor and without GEMINI being required to furnish a bond or other undertaking in connection with the application.

- **G6.** Choice of Law. Each Guarantor acknowledges and agrees that the Agreement and this Guarantee were made in the State of New York, that the Purchase Price is being paid by GEMINI in the State of New York, that the Receivables Purchased Amount is being delivered to GEMINI in the State of New York, and that the State of New York has a reasonable relationship to the transactions encompassed by the Agreement and this Guarantee. This Guarantee and the relationship between GEMINI, each Merchant, and each Guarantor will be governed by and construed in accordance with the laws of the State of New York, without regard to any applicable principles of conflict of laws.
- G7. Forum Selection and Venue. Any litigation relating to this Agreement or this Guarantee or involving GEMINI on one side and any Merchant or any Guarantor on the other must be commenced and maintained in any court located in the Counties of Nassau, New York, or Sullivan in the State of New York (the "Acceptable Forums"). The parties agree that the Acceptable Forums are convenient, submit to the jurisdiction of the Acceptable Forums, and waive any and all objections to the jurisdiction or venue of the Acceptable Forums. If any litigation is initiated in any other venue or forum, the parties waive any right to oppose any motion or application made by any party to transfer such litigation to an Acceptable Forum. The parties agree that this Guarantee encompasses the transaction of business within the City of New York and that the Civil Court of the City of New York ("Civil Court") will have jurisdiction over any litigation relating to this Guarantee that is within the jurisdictional limit of the Civil Court. In addition to the Acceptable Forums, any action or proceeding to enforce a judgment or arbitration award against any Merchant or Guarantor or to restrain or collect any amount due to GEMINI may be commenced and maintained in any other court of competent jurisdiction.
  - **G8. Jury Waiver.** Each Guarantor agrees to waive trial by jury in any dispute with GEMINI.
- <u>G9. Counterclaim Waiver.</u> In any litigation or arbitration commenced by GEMINI, each Merchant and each Guarantor will not be permitted to interpose any counterclaim.
- **G10. Statutes of Limitations.** Each Merchant and each Guarantor agree that any claim that is not asserted against GEMINI within one year of its accrual will be time barred.
- <u>G11. Costs.</u> Each Merchant and each Guarantor must pay all of GEMINI's reasonable costs associated with a breach by any Merchant of the covenants in this Agreement or this Guarantee and the enforcement thereof, including but not limited to collection agency fees, expert witness fees, and costs of suit.
- <u>G12. Prejudgment and Postjudgment Interest.</u> If GEMINI becomes entitled to the entry of a judgment against any Merchant or any Guarantor, then GEMINI will be entitled to the recovery of prejudgment interest at a rate of 24% per annum (or 16% per annum if any Merchant is a sole proprietorship), or the maximum rate permitted by applicable law if less, and upon entry of any such judgment, it will accrue interest at a rate of 24% per annum (or 16% per annum if any Merchant is a sole proprietorship), or the maximum rate permitted by applicable law if less, which rate will govern over the statutory rate of interest up until actual satisfaction of the judgment.
- <u>G13. Legal Fees.</u> If GEMINI prevails in any litigation or arbitration with any Merchant or any Guarantor, then that Merchant and/or Guarantor must pay GEMINI's reasonable attorney fees, which may include a contingency fee of up to 40% of the amount claimed.
- <u>G14. Class Action Waiver.</u> GEMINI, each Merchant, and each Guarantor agree that they may bring claims against each other relating to this Agreement only in their individual capacities, and not as a plaintiff or class action member in any purported class or representative proceedings.
- <u>G15. Arbitration.</u> Any action or dispute relating to this Agreement or this Guarantee or involving GEMINI on one side and any Merchant or any Guarantor on the other, including, but not limited to issues of arbitrability, will, at the option

I have read and agree to the terms and conditions set forth above:

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of any party to such action or dispute, be determined by arbitration before a single arbitrator. The arbitration will be administered either by Arbitration Services, Inc. under its Commercial Arbitration Rules as are in effect at that time, which rules are available at <a href="www.arbitrationservicesinc.com">www.arbitrationservicesinc.com</a>, or by Mediation & Commercial Arbitration, Inc. under its Commercial Arbitration Rules as are in effect at that time, which rules are available at <a href="www.mcarbitration.org">www.mcarbitration.org</a>. Once an arbitration is initiated with one of these arbitral forums, it must be maintained exclusively before that arbitral forum and the other arbitral forum specified herein may not be used. Any arbitration relating to this Agreement or this Guarantee must be conducted in the Counties of Nassau, New York, Queens, or Kings in the State of New York. Notwithstanding any provision of any applicable arbitration rules, any witness in an arbitration who does not reside in or have a place for the regular transaction of business located in New York City or the Counties of Nassau, Suffolk, or Westchester in the State of New York will be permitted to appear and testify remotely by telephone or video conferencing. In case any Event of Default occurs and is not waived, each Guarantor consents to GEMINI making an application to the arbitrator, without notice to any Merchant or any Guarantor, for the issuance of an injunction, restraining order, or other equitable relief in GEMINI's favor, subject to court or arbitrator approval, restraining each Guarantor's accounts and/or receivables up to the amount due to GEMINI as a result of the Event of Default.

Each Guarantor acknowledges and agrees that the Agreement and this Guarantee are the product of communications conducted by telephone and the Internet, which are instrumentalities of interstate commerce, and that the transactions contemplated under the Agreement and this Guarantee will be made by wire transfer and ACH, which are also instrumentalities of interstate commerce, and that the Agreement and this Guarantee therefore evidence a transaction affecting interstate commerce. Accordingly, notwithstanding any provision in the Agreement or this Guarantee to the contrary, all matters of arbitration relating to the Agreement or this Guarantee will be governed by and construed in accordance with the provisions of the Federal Arbitration Act, codified as Title 9 of the United States Code, however any application for injunctive relief in aid of arbitration or to confirm an arbitration award may be made under Article 75 of the New York Civil Practice Law and Rules. The arbitration agreement contained in this Section may also be enforced by any employee, agent, attorney, member, manager, officer, subsidiary, affiliate entity, successor, or assign of GEMINI.

<u>G16. Service of Process.</u> Each Merchant and each Guarantor consent to service of process and legal notices made by First Class or Priority Mail delivered by the United States Postal Service and addressed to the Contact Address set forth on the first page of the Agreement or any other address(es) provided in writing to GEMINI by any Merchant or any Guarantor, and unless applicable law or rules provide otherwise, any such service will be deemed complete upon dispatch. Each Merchant and each Guarantor agrees that it will be precluded from asserting that it did not receive service of process or any other notice mailed to the Contact Address set forth on the first page of the Agreement if it does not furnish a certified mail return receipt signed by GEMINI demonstrating that GEMINI was provided with notice of a change in the Contact Address.

- <u>G17. Severability.</u> If any provision of this Guarantee is deemed invalid or unenforceable as written, it will be construed, to the greatest extent possible, in a manner which will render it valid and enforceable, and any limitation on the scope or duration of any such provision necessary to make it valid and enforceable will be deemed to be part thereof. If any provision of this Guarantee is deemed void, all other provisions will remain in effect.
- **G18. Survival.** The provisions of Sections G2, G3, G4, G5, G6, G7, G8, G9, G10, G11, G12, G13, G14, G15, G16, G17, G18, G19, G20, G21, and G22 shall survive any termination of this Guarantee.
- <u>G19. Headings.</u> Headings of the various articles and/or sections of this Guarantee are for convenience only and do not necessarily define, limit, describe, or construe the contents of such articles or sections.
- <u>G20. Attorney Review.</u> Each Guarantor acknowledges that it has had an opportunity to review this Guarantee, the Agreement, and all addenda with counsel of its choosing before signing the documents or has chosen not to avail itself of the opportunity to do so.

I have read and agree to the terms and conditions set forth above:

DocuSigned by: