

EXHIBIT A

**REVENUE PURCHASE AGREEMENT**

This Revenue Purchase Agreement and Security Agreement and Guaranty of Performance ("Agreement") dated October 2, 2023 between Apollo Funding Co. ("AFC") the Merchant(s) listed below ("Merchant") and the Individual(s) listed below ("Guarantor")

MERCHANT INFORMATION

Merchant's Legal Name: D & A CONTRACTORS, INC.

D&A / D & A CONTRACTORS INC / D & A CONTRACTORS INC / D AND A CONTRACTORS, INC / D&A CONTRACTORS, INC / D & A GENERAL CONTRACTORS INC

D/B/A: D&A CONTRACTORS State of Incorporation / Organization: MD Type of Entity: Corp. ☒ LLC ☐

Physical Address: 8655 CHERRY LN Other: ☐ Sole Prop ☐

City: LAUREL State: MD Zip: 20707 Business Phone: 301-498-4304

Guarantor(s) Name: DEMETRE VENTOURIS Cellphone Number: 301-318-5111 Email Address: DEMETRE@DACONTRACTORS.COM

Mailing Address: 1520 VIVIAN PL City: SILVER SPRING State: MD Zip: 20902

Purchase Price: \$ 15,000.00 Purchased Percent 19 % Purchased Amount: \$ 22,500.00 Payment Frequency: DAILY Remittance \$ 375.00

In consideration of payment by AFC to Merchant of the Purchase Price set forth above, Merchant hereby sells, assigns and transfers to AFC (making AFC the absolute owner) the Purchased Percentage of all of the Merchant's payments, receipts, settlements and funds paid to or received by or for the account of Merchant from time to time on and after the date hereof in payment or settlement of Merchant's existing and future accounts, payment intangibles, credit, debit and/or stored value card transactions, contract rights and other entitlements arising from or relating to the payment of monies from Merchant's customers' and/or other payors or obligors (the "Future Receipts" or "Receipts" are defined as all payments made by cash, check, clearinghouse settlement, electronic transfer or other form of monetary payment), for the payments to Merchant as a result of Merchant's sale of goods and/or services (the "Transactions") until the Purchased Amount has been delivered by or on behalf of Merchant to AFC

Merchant is selling a portion of a future revenue stream to AFC at a discount, and is not borrowing money from AFC, therefore there is no interest rate or payment schedule and no time period during which the Purchased Amount must be collected by AFC. The Remittance is a good faith estimate of AFC's share of the future revenue stream. Merchant going bankrupt or going out of business, or experiencing a slowdown in business, or a delay in collecting its receivables, in and of itself, does not constitute a breach of this Agreement. AFC is entering this Agreement knowing the risks that Merchant's business may not perform as expected or fail, and AFC assumes these risks based on Merchant's representations, warranties and covenants in this Agreement, which are designed to give AFC a reasonable and fair opportunity to receive the benefit of its bargain. AFC acknowledges that it may never receive the Purchased Amount in the event that the Merchant does not generate sufficient revenue. Merchant and Guarantor(s) are only guaranteeing their performance of the terms of this Revenue Purchase Agreement, and are not guaranteeing the payment of the Purchased Amount. The initial Remittance shall be as described above. The Remittance is subject to adjustment as set forth in Paragraph 1.3 and Paragraph 1.4.

AFC will debit the Remittance each business day from only one depositing bank account, which account must be acceptable to, and pre-approved by, AFC (the "Account") into which Merchant and Merchant's customers shall remit the Receipts from each Transaction, until such time as AFC receives payment in full of the Purchased Amount. Merchant hereby authorizes AFC to ACH debit the agreed Remittance from the Account on the agreed upon Payment Frequency; a daily basis means any day that is not a United States banking holiday, provided that AFC may collect twice the Remittance amount on the date following such banking holiday; AFC may alter the Payment Frequency from weekly to daily upon Event of Default or missed Remittance. Merchant agrees not to make or cause debits to the Account (other than in favor of AFC) at any time that would cause the balance therein on any business day to be insufficient to fund payment in full of the agreed Remittance. The Account may not be used for any personal, family or household purposes. Merchant will provide AFC with all required access codes and monthly bank statements regarding the Account so that AFC may monitor the Account. AFC payment of the Purchase Price shall be deemed the acceptance and performance by AFC of this Agreement. Merchant understands that it is responsible for ensuring that the agreed Remittance to be debited by AFC remains in the Account and will be held responsible for any fees incurred by AFC resulting from a rejected ACH attempt or an Event of Default. AFC is not responsible for any overdrafts or rejected transactions that may result from AFC's ACH debiting the agreed Remittance under the terms of this Agreement. Notwithstanding anything to the contrary in this Agreement or any other agreement between AFC and Merchant, upon the occurrence of an Event of Default of the MERCHANT AGREEMENT TERMS AND CONDITIONS the Purchased Percentage shall equal 100%. A list of all fees applicable under this Agreement is contained in Appendix A.

THE MERCHANT AGREEMENT "TERMS AND CONDITIONS", THE "SECURITY AGREEMENT AND GUARANTY" AND THE "ADMINISTRATIVE FORM HEREOF, ARE ALL HEREBY INCORPORATED IN AND MADE A PART OF THIS MERCHANT AGREEMENT.

FOR THE MERCHANT (#1) By: DEMETRE VENTOURIS
(Print Name and Title)

DocuSigned by:
Demetre Ventouris
4EF773BB83B54F1... (Signature)

FOR THE MERCHANT (#2) By: _____
(Print Name and Title)

DocuSigned by: (Signature)

BY GUARANTOR(S) (#1) By: DEMETRE VENTOURIS
(Print Name and Title)

DocuSigned by:
Demetre Ventouris
4EF773BB83B54F1... (Signature)

BY GUARANTOR(S) (#2) By: _____
(Print Name and Title)

(Signature)

MERCHANT AGREEMENT TERMS AND CONDITIONS**1 TERMS OF ENROLLMENT IN PROGRAM**

1.1 Merchant Deposit Agreement and Processor. Merchant shall (A) execute an agreement acceptable to AFC with a Bank acceptable to AFC to obtain electronic fund transfer services for the Account, and (B) if applicable, execute an agreement acceptable to AFC with a credit and debit card processor (the "Processor") instructing the Processor to deposit all Receipts into the Account. Merchant shall provide AFC and/or its authorized agent(s) with all of the information, authorizations and passwords necessary for verifying Merchant's receivables, receipts, deposits and withdrawals into and from the Account. Merchant hereby authorizes AFC and/or its agent(s) to withdraw from the Account via ACH debit the amounts owed to AFC for the receipts as specified herein and to pay such amounts to AFC. These authorizations apply not only to the approved Account but also to any subsequent or alternate account used by the Merchant for these deposits, whether pre-approved by AFC or not. This additional authorization is not a waiver of AFC's entitlement to declare this Agreement breached by Merchant as a result of its usage of an account which AFC did not first pre-approve in writing prior to Merchant's usage thereof. The aforementioned authorizations shall be irrevocable without the written consent of AFC.

1.2 Term of Agreement. This Agreement shall remain in full force and effect until the entire Purchased Amount and any other amounts due are received by AFC as he terms of this Agreement.

1.3 Reconciliation. As long as an Event of Default, or breach of this agreement, has not occurred, Merchant, at any time, may request a retroactive reconciliation of the total Remittance Amount. All requests hereunder must be in writing to info@mcaservicingcompany.com. Said request must include copies of all of Merchant's bank account statements, credit card processing statements, and accounts receivable report outstanding if applicable, from the date of this Agreement through and including the date the request is made. If you have questions or comments about your financing, you may contact us by e-mail at questions@mcaservicingcompany.com. AFC retains the right to reasonably request additional documentation including bank login or access to view all Merchant's accounts using third party software, to correctly and accurately perform the reconciliation and Merchant's refusal to provide access shall negate AFC's requirement to perform a reconciliation until the Merchant provides the appropriate documents for AFC to perform a reconciliation. Such reconciliation, if applicable, shall be performed by AFC within two (2) Business Days following its receipt of Merchant's request for reconciliation and supporting documentation by either crediting or debiting the difference back to, or from, Merchant's Bank Account so that the total amount debited by AFC shall equal the Specific Percentage of the Future Receipts that Merchant collected during the term.

1.4 Adjustments to the Remittance. As long as an Event of Default, or breach of this agreement, has not occurred, Merchant may give notice to AFC to request a decrease in the Remittance, should they experience a decrease in its Future Receipts. All requests hereunder must be in writing to info@mcaservicingcompany.com and must include copies of all of Merchant's bank account statements, credit card processing statements, and accounts receivable report outstanding from the date of this Agreement through and including the date the request is made. AFC retains the right to reasonably request additional documentation including bank login or 3rd party software access to view all Merchant's accounts, refusal to provide access shall negate AFC's obligation to adjust the Remittance until the Merchant provides the appropriate documentation. The Remittance shall be modified to more closely reflect the Merchant's actual receipts by multiplying the Merchant's actual receipts by the Purchased Percentage divided by the number of business days in the previous (2) calendar weeks. Merchant shall provide AFC with viewing access to their bank account as well as all information reasonably requested by AFC to properly calculate the Merchant's Remittance. At the end of the two (2) calendar weeks the Merchant may request another adjustment pursuant to this paragraph or it is agreed that the Merchant's Remittance shall return to the Remittance as agreed upon on Page 1 of this Agreement.

1.5 Financial Condition. Merchant and Guarantor(s) (as hereinafter defined and limited) authorize AFC and its agents to investigate their financial responsibility and history, and will provide to AFC any authorizations, bank or financial statements, tax returns, etc., as AFC requests in its sole and absolute discretion prior to or at any time after execution of this Agreement. A photocopy of this authorization will be deemed as acceptable as an authorization for release of financial and credit information. AFC is authorized to update such information and financial and credit profiles from time to time as it deems appropriate. Merchant shall provide bank login information, or 3rd party software access, to view Merchant's Account in connection with this Agreement. If Merchant changes the Account's login information, Merchant must provide AFC with the updated login information in writing within 48 hours of such change. Merchant understands and agrees that AFC's access to the Account is expressly limited to monitoring for defaults under the Agreement. Upon AFC's request, Merchant shall within 48 hours provide login information to its bookkeeping software and/or provide weekly accounts receivable aging reports.

1.6 Transactional History. Merchant authorizes all of its banks, brokers and processor to provide AFC with Merchant's banking, brokerage and/or processing history to determine qualification or continuation in this program and for collections purposes. Merchant shall provide AFC with copies of any documents related to Merchant's card processing activity or financial and banking affairs within five days after a request from AFC.

1.7 Indemnification. Merchant and Guarantor(s) hereby jointly and severally indemnify and hold harmless AFC and each Processor, their respective officers, directors, agents and representatives, contractors, affiliates, and shareholders against all losses, damages, costs, claims, liabilities and expenses (including reasonable attorney's fees) incurred by any such indemnifying acts or actions as a direct or indirect result of (a) claims asserted by AFC for monies owed to AFC from Merchant and (b) actions taken by indemnitee in reliance upon any fraudulent, misleading or deceptive information or instructions provided by Merchant or Guarantor(s).

1.8 No Liability. In no event will AFC be liable for any claims asserted by Merchant or Guarantor(s) under any legal or equitable theory for lost profits, lost revenues, lost business opportunities, exemplary, punitive, special, incidental, indirect or consequential damages, each of which is waived by both Merchant and Guarantor(s). In the event these claims are nonetheless raised, Merchant and Guarantor(s) will be jointly liable for all of AFC's attorney's fees and expenses resulting therefrom.

1.9 Reliance on Terms. Section 1.1, 1.6, 1.7, 1.8 and 2.5 of this Agreement are agreed to for the benefit of Merchant, AFC, Processor, and Merchant's bank and notwithstanding the fact that Processor and the bank is not a party of this Agreement, Processor and the bank may rely upon their terms and raise them as a defense in any action.

1.10 Sale of Receipts. Merchant and AFC agree that the Purchase Price under this Agreement is in exchange for the Purchased Amount, and that such Purchase Price is not intended to be, nor shall it be construed as a loan from AFC to Merchant. Merchant agrees that the Purchase Price is in exchange for the Receipts pursuant to this Agreement, and that it equals the fair market value of such Receipts. AFC has purchased and shall own all the Receipts described in this Agreement up to the full Purchased Amount as the Receipts are created. Merchant acknowledges that AFC's share of Receipts collected are being held by Merchant in trust and are the sole property of AFC until they are remitted to AFC and shall not use AFC's share of Receipts and shall reflect AFC's ownership of AFC's share of Receipts on its books and records. Payments made to AFC in respect to the full amount of the Receipts shall be conditioned upon Merchant's sale of products and services, and the payment therefore by Merchant's customers. By this Agreement, Merchant transfers to AFC full and complete ownership of the Purchased Amount and Merchant retains no legal or equitable interest therein. AFC hereby appoints Merchant, and Merchant accepts appointment, as servicer for and on behalf of AFC for the purpose of collecting and delivering Receipts to AFC as required by this Agreement until AFC has received the Receipts Purchased Amount, and Merchant agrees that all such Receipts shall be received and held in trust for the benefit of AFC for purposes of carrying out the terms of this Agreement. Merchant agrees that it will treat the amounts received and the Purchased Receipts delivered to AFC under this Agreement in a manner consistent with a sale in its accounting records and tax returns. Merchant agrees that AFC is entitled to audit Merchant's accounting records upon reasonable notice in order to verify compliance. Merchant waives any rights of privacy, confidentiality or taxpayer privilege in any such litigation or arbitration in which Merchant asserts that this transaction is anything other than a sale of future receipts. In no event shall the aggregate of all amounts or any portion thereof be deemed as interest hereunder, and in the event it is found to be interest despite the parties hereto specifically representing that it is NOT interest, it shall be found that no sum charged or collected hereunder shall exceed the highest rate permissible at law. In the event that a court nonetheless determines that AFC has charged or received interest hereunder in excess of the highest applicable rate, the rate in effect hereunder shall automatically be reduced to the maximum rate permitted by applicable law and AFC shall promptly refund to Merchant any interest received by AFC in excess of the maximum lawful rate, it being intended that Merchant not pay or contract to pay, and that AFC not receive or contract to receive, directly or indirectly in any manner whatsoever, interest in excess of that which may be paid by Merchant under applicable law. As a result thereof, Merchant knowingly and willingly waives the defense of Usury in any action or proceeding should this transaction be deemed that of a loan and not a purchase of receivables.

1.11 Power of Attorney. Power of Attorney Merchant irrevocably appoints AFC and its agents and representatives, as its agent and attorney-in-fact with full authority to take any action or execute any instrument or document to settle and ensure payment of all obligations due to AFC from Processor or Merchant, regardless of whether the obligation is current or due to a violation by Merchant of Section 1 or the occurrence of an Event of Default under Section 3 hereof, including without limitation: (i) to obtain and adjust insurance; (ii) to collect monies due or to become due under or in respect of any of the Collateral; (iii) to receive, endorse and collect any checks, notes, drafts, instruments, documents or chattel paper in connection with clause (i) or clause (ii) above; (iv) to sign Merchant's name on any invoice, bill of lading, or assignment directing customers or account debtors to make payment directly to AFC; (v) to contact Merchant's banks and financial institutions using Merchant and Guarantor(s)' personal information to verify the existence of an account and obtain account balances; and (vi) to file any claims or take any action or institute any proceeding which AFC may deem necessary for the collection of any of the unpaid Purchased Amount from the Collateral, or otherwise to enforce its rights with respect to payment of the Purchased Amount including but not limited to, notifying and instructing account debtors of Merchant and any of Merchant's Processors to remit payment of accounts and other collateral owed to Merchant directly to AFC. In connection therewith, all costs, expenses and fees, including legal fees, shall be payable by Merchant.

1.12 Protection of Information. Merchant and each person signing this Agreement on behalf of Merchant and/or as Owner or Guarantor(s), in respect of him self for herself personally, authorizes AFC to disclose information concerning Merchant's and each Owner's and each Guarantor(s)'s credit standing (including credit bureau reports that AFC obtains) and business conduct only to agents, affiliates, subsidiaries, and credit reporting bureaus Merchant and each Owner and each Guarantor(s) hereby and each waives to the maximum extent permitted by law any claim for damages against AFC or any of its affiliates relating to any (i) investigation undertaken by or on behalf of AFC as permitted by this Agreement or (ii) disclosure of information as permitted by this Agreement.

1.13 Confidentiality. Merchant understands and agrees that the terms and conditions of the products and services offered by AFC, including this Agreement and any other AFC documents (collectively, "Confidential Information") are proprietary and confidential information of AFC. Accordingly, unless disclosure is required by law or court order, Merchant shall not disclose Confidential Information of AFC to any person other than an attorney, accountant, financial advisor or employee of Merchant who needs to know such information for the purpose of advising Merchant ("Advisor"), provided such Advisor uses such information solely for the purpose of advising Merchant and first agrees in writing to be bound by the terms of this section. A breach hereof entitles AFC to not only damages and reasonable attorney's fees but also to both a Temporary Restraining Order and a Preliminary Injunction without Bond or Security.

1.14 Publicity. Merchant and each of Merchant's Owners and all Guarantor(s) here to all hereby authorizes AFC to use its his or her name in listings of clients and in advertising and marketing materials.

1.15 D/B/A's. Merchant hereby acknowledges and agrees that AFC may be using "doing business as" or "d/b/a" names in connection with various matters relating to the transaction between AFC and Merchant, including the filing of UCC-1 financing statements and other notices or filings.

1.16 Authority to Contact. Merchant and Owner/Guarantor(s) explicitly agree to be contacted by AFC and its agents and affiliates by telephone, email and/or SMS / text messaging provided in connection with this Agreement and agree to cover all usual third-party costs or charges that may be associated with such contacts. Merchant and Owner/Guarantor(s) understand that they are not required to agree to this paragraph as a condition of entering this Agreement.

1.17 Authority to Service Accounts. In the event Merchant is unable or unwilling to collect all or some of the Receipts, AFC shall have the right, without waiving any of its other rights and remedies under this Agreement, to notify the Processor, any other credit card or payment processor used by Merchant, or any third party having monies owed to Merchant for its sale or delivery of goods or services (including without limitation Merchant's customers), of the sale of the Specified Percentage of the Receipts under this Agreement, and to direct such credit card, payment processor or other third party to make payment to AFC of all or any portion of the amounts received by such credit card, payment processor or third party on behalf of Merchant. If no Event of Default has occurred, AFC shall remit back to Merchant the excess above the Specified Percentage of the Receipts that it collected pursuant to this paragraph within 2 business days of payment and shall provide a reconciliation in accordance with paragraph 13.

2 REPRESENTATIONS, WARRANTIES AND COVENANTS

Merchant represents warrants and covenants that, as of this date and during the term of this Agreement:

2.1 Financial Condition and Financial Information. Merchant's and Guarantor(s)' bank and financial statements, copies of which have been furnished to AFC, and future statements which will be furnished hereafter at the discretion of AFC, and any other materials and information and statements made in connection with this Agreement are complete and truthful and fairly represent the financial condition of Merchant at such dates, and since those dates there has been no material adverse changes, financial or otherwise, in such condition, operation or ownership of Merchant. Merchant and Guarantor(s) have a continuing, affirmative obligation to advise AFC of any material adverse change in their financial condition, operation or ownership. AFC may request statements at any time during the performance of this Agreement and the Merchant and Guarantor(s) shall provide them to AFC within five business days after request from AFC. Merchant's or Guarantor(s)' failure to do so is a material breach of this Agreement.

2.2 Governmental Approvals. Merchant is in compliance and shall comply with all laws and has valid permits, authorizations and licenses to own, operate and lease its properties and to conduct the business in which it is presently engaged and/or will engage in hereafter.

2.3 Authorization. Merchant, and the person(s) signing this Agreement on behalf of Merchant, have full power and authority to incur and perform the obligations under this Agreement, all of which have been duly authorized.

2.4 Use of Funds. Merchant agrees that it shall use the Purchase Price for business purposes and not for personal, family, or household purposes.

2.5 Electronic Check Processing Agreement. Merchant will not change its Processor, add terminals, change its financial institution or bank account(s) or take any other action that could have any adverse effect upon Merchant's obligations under this Agreement, without AFC's prior written consent. Any such changes shall be a material breach of this Agreement.

2.6 Change of Name or Location. Merchant will not conduct Merchant's businesses under any name other than as disclosed to the Processor and AFC, nor shall Merchant

change any of its places of business without prior written notification to AFC.

2.7 Daily Batch Out. Merchant will batch out receipts with the Processor on a daily basis if applicable.

2.8 Estoppel Certificate. Merchant will at every and all times, and from time to time, upon at least one (1) day's prior notice from AFC to Merchant, execute, acknowledge and deliver to AFC and/or to any other person, firm or corporation specified by AFC, a statement certifying that this Agreement is unmodified and in full force and effect (or, if there have been modifications, that the same is in full force and effect as modified and stating the modifications) and stating the dates which the Purchased Amount or any portion thereof has been repaid.

2.9 No Bankruptcy. As of the date of this Agreement, Merchant is not insolvent and does not contemplate filing for bankruptcy in the next six (6) months and has not consulted with a bankruptcy attorney or filed any petition for bankruptcy protection pursuant to the United States Bankruptcy Code and there has been no involuntary petition brought or pending against Merchant. Merchant further warrants that it does not anticipate filing any such bankruptcy petition nor does Merchant anticipate that an involuntary petition will be filed against Merchant. Notwithstanding, the Merchant's filing for bankruptcy shall not constitute an event of default under this Agreement.

2.10 Unencumbered Receipts. Merchant has good, complete, unencumbered and marketable title to all Receipts and all collateral in which AFC has been granted a security interest under the Security Agreement, free and clear of any and all liabilities, liens, claims, charges, restrictions, conditions, options, rights, mortgages, security interests, equities, pledges and encumbrances of any kind or nature whatsoever other than in favor of AFC or any other rights or interests that may be inconsistent with the transactions contemplated with, or adverse to the interests of AFC.

2.11 Business Purpose. Merchant is a valid business in good standing under the laws of the jurisdictions in which it is organized and/or operates, and Merchant is entering in to this Agreement for business purposes and not as a consumer for personal, family or household purposes.

2.12 Defaults under Other Contracts. Merchant's execution of, and/or performance under this Agreement, will not cause or create an event of default by Merchant under any contract with another person or entity.

2.13 Good Faith. Merchant and Guarantor(s) hereby affirm that Merchant is receiving the Purchase Price and selling AFC the Purchased Amount in good faith and will use the Purchase Price funds to maintain and grow Merchant's business.



3 EVENTS OF DEFAULT AND REMEDIES

3.1 Events of Default. The occurrence of any of the following events shall constitute an "Event of Default" hereunder: (a) Merchant or Guarantor(s) shall violate any term or covenant in this Agreement; (b) Any representation or warranty by Merchant or Guarantor(s) in this Agreement shall prove to have been incorrect, false or misleading in any material respect when made; (c) the sending of notice of termination by Merchant or verbally notifying AFC of its intent to breach this Agreement; (d) the Merchant fails to request a Reconciliation or Adjustments to the Remittance pursuant to Paragraphs 1 3 & 1 4 (as appropriate) within 1 business day of a Merchant's Remittance returned of insufficient funds in the Account such that the ACH of the Remittance amount was not be honored by Merchant's bank; (e) Merchant fails to provide its bank statements, and/or month to date bank activity, accounts receivable reports, and/or bank login information within two (2) business days of a request by AFC, or the merchant changes their bank login information (which was previously-provided to AFC) without providing AFC with the updated login information in writing within 48 hours of such update; (f) Merchant shall voluntarily transfer or sell all or substantially all of its assets; (g) Merchant shall make or send notice of any intended bulk sale or transfer by Merchant; (h) Merchant shall use multiple depository accounts without the prior written consent of AFC or takes any other action that intentionally interferes with or prevents AFC from receiving the Purchased Amount in accordance with the terms of this Agreement; (i) Merchant shall enter into any financing agreements with any other party including but not limited to: Loans, Merchant Cash Advances, Receivables financing, or any other agreement that will increase the total debt owed by Merchant to any other party; (j) Merchant shall change its depositing account without the prior written consent of AFC; (k) Merchant shall close its depositing account used for ACH debits without the prior written consent of AFC; (l) Merchant's bank returns a code other than NSF cutting AFC from its collections; (m) Merchant or any Owner/ Guarantor(s), directly or indirectly, causes to be formed a new entity or otherwise becomes associated with any new or existing entity, which operates a business similar to or competitive with that of Merchant; or (n) Merchant shall default under any of the terms, covenants and conditions of any other agreement with AFC

3.2 Limited Personal Guaranty. Guarantor shall provide a limited guaranty of performance in connection with this Agreement ("Guaranty") The Guaranty shall only guaranty the Merchant's performance of the covenants, representations and conditions of this Agreement and shall not guarantee the Remittance payment except upon the occurrence of an Event of Default Upon the occurrence of an Event of Default, AFC will enforce its rights against the Guarantor(s) of this transaction Said Guarantor(s) will be jointly and severally liable to AFC for all of AFC's losses and Guarantor(s) will be jointly and severally liable to AFC for all of AFC's losses and damages, in addition to all costs and expenses and legal fees associated with such enforcement For the avoidance of doubt, the Guarantor shall not be liable in the event that the Merchant is not liable under this Agreement

3.3 Remedies. Upon the occurrence of an Event of Default that is not waived pursuant to Section 4 4 hereof, AFC may proceed to protect and enforce its rights or remedies by suit in equity or by action at law, or both, whether for the specific performance of any covenant, agreement or other provision contained herein, or to enforce the discharge of Merchant's obligations hereunder (including the Guaranty) or any other legal or equitable right or remedy, including but not limited to (1) accelerating the full uncollected Purchased Amount (2) filing the Confession of Judgment and executing thereon, and (3) enforcing the Security Agreement contained herein including any and all rights and remedies of a secured party under Uniform Commercial Code Article 9, and sending demand letters to account debtors and credit card processors All rights, powers and remedies of AFC in connection with this Agreement may be exercised at any time by AFC after the occurrence of an Event of Default, are cumulative and not exclusive, and shall be in addition to any other rights, powers or remedies provided by law or equity

3.4 Attorney's Fees. Upon the occurrence of an Event of Default, and AFC legal counsel to enforce this Agreement, Merchant and Guarantor(s) agree that a fee equal to 30% of the Remaining Balance (purchased amount less amount remitted by Merchant) ("Attorney's Fees") shall be immediately assessed Merchant and Guarantor(s) agree that the calculation for Attorney's Fees is reasonable

3.5 Costs. Merchant shall pay to AFC all reasonable costs associated with (a) an Event or Default, (b) breach by Merchant of the Covenants in this Agreement and the enforcement thereof, and(c) the enforcement of AFC's remedies set forth in this Agreement, including but not limited to court costs and attorneys' fees

3.6 Required Notifications. Merchant is required to give AFC written notice within 24 hours of any filing under Title 11 of the United States Code Merchant is required to give AFC seven (7) days' written notice prior to the closing of any sale of all or substantially all of the Merchant's assets or stock Failure to comply with either of these required notifications shall be deemed an Event of Default

4 MISCELLANEOUS

4.1 Modifications; Agreements. 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 AFC

4.2 Assignment. AFC may assign, transfer or sell its rights to receive the Purchased Amount or delegate its duties hereunder, either in whole or in part

4.3 Notices. All notices, requests, consents, demands and other communications hereunder shall be delivered by certified mail, return receipt requested, to the respective parties to this Agreement at the addresses set forth in this Agreement Notices to AFC shall become effective only upon receipt by AFC Notices to Merchant shall become effective three days after mailing

4.4 Waiver Remedies. No failure on the part of AFC 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

4.5 Binding Effect; Governing Law, Venue and Jurisdiction. This Agreement, Security Agreement and Guaranty, Guaranty of Performance, and any and all addenda, attachments, exhibits, and other documents relating to this Agreement in any way, shall be binding upon and inure to the benefit of Merchant and Guarantor(s) on the one hand, and AFC and their respective successors and assigns, except that Merchant and Guarantor(s) shall not have the right to assign their rights hereunder or any interest herein without the prior written consent of AFC which consent may be withheld in AFC's sole discretion AFC reserves the rights to assign this Agreement with or without prior written notice to Merchant This Agreement, Security Agreement, Guaranty of Performance, and any and all addenda, attachments, exhibits, and other documents relating to this Agreement in any way, shall be governed by and construed in accordance with the laws of the state of New York, without regards to any applicable principles of conflicts of law Any suit, action or proceeding arising hereunder, or the interpretation, performance or breach hereof, shall be instituted exclusively in the Supreme Court of the State of New York (the "Acceptable Forums") and not in the federal courts located within the State of New York The Merchant, and Guarantor(s) specifically waive their right to remove any state court action commenced by AFC and further consent to the Remand of any matter pending between any of the Parties to this Agreement to State Court All Parties to this Agreement, hereby acknowledge and agree that the Acceptable Forums are convenient for the resolution of any disputes, submit to their jurisdiction and waive any and all rights to object to jurisdiction or venue in same Merchant and Guarantor(s) hereby agree that the mailing of any Summons and Complaint in any proceeding commenced by AFC by certified or registered mail, return receipt requested to the Mailing Address listed on this Agreement, or via email to the Email Address listed on this Agreement, or any other process required by any such court will constitute valid and lawful service of process against them without the necessity for service by any other means provided by statute or rule of court, but without invalidating service performed in accordance with such other provisions

4.6 Survival of Representation, etc. 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

4.7 Interpretation. All Parties hereto have reviewed this Agreement with an attorney of their choice and have relied only upon their own attorneys' guidance and advice This Agreement shall not be construed as against the preparing party

4.8 Severability. In case any of the provisions of this Agreement are found to be invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions of this Agreement shall not be affected or impaired in any way

4.9 Entire Agreement. Any provision hereof prohibited by law shall be ineffective only to the extent of such prohibition without invalidating the remaining provisions hereof This Agreement, including but not limited to the Security Agreement and the Guaranty embody the entire agreement between the parties and supersede all prior agreements and understandings relating to the subject matter hereof



4.10 JURY TRIAL WAIVER. THE PARTIES HEREBY WAIVE TRIAL BY JURY IN ANY COURT IN ANY SUIT, ACTION OR PROCEEDING ON ANY MATTER ARISING IN CONNECTION WITH OR IN ANY WAY RELATED TO THIS AGREEMENT OR THE ENFORCEMENT THEREOF. THE PARTIES HERETO ACKNOWLEDGE THAT EACH PARTY MAKES THIS WAIVER KNOWINGLY, WILLINGLY AND VOLUNTARILY AND WITHOUT DURESS, AND ONLY AFTER EXTENSIVE CONSIDERATION OF THE RAMIFICATIONS OF THIS WAIVER WITH THEIR ATTORNEYS.

4.11 CLASS ACTION WAIVER. THE PARTIES HERETO WAIVE ANY RIGHT TO ASSERT ANY CLAIMS AGAINST THE OTHER PARTY AS A REPRESENTATIVE OR MEMBER IN ANY CLASS OR REPRESENTATIVE ACTION, EXCEPT WHERE SUCH WAIVER IS PROHIBITED BY LAW AS AGAINST PUBLIC POLICY. TO THE EXTENT EITHER PARTY IS PERMITTED BY LAW OR COURT OF LAW TO PROCEED WITH A CLASS OR REPRESENTATIVE ACTION AGAINST THE OTHER, THE PARTIES HEREBY AGREE THAT: (1) THE PREVAILING PARTY SHALL NOT BE ENTITLED TO RECOVER ATTORNEYS' FEES OR COSTS ASSOCIATED WITH PURSUING THE CLASS OR REPRESENTATIVE ACTION (NOT WITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT); AND (2) THE PARTY WHO INITIATES OR PARTICIPATES AS A MEMBER OF THE CLASS WILL NOT SUBMIT A CLAIM OR OTHERWISE PARTICIPATE IN ANY RECOVERY SECURED THROUGH THE CLASS OR REPRESENTATIVE ACTION.

4.12 Facsimile & Digital Acceptance. Facsimile signatures and digital signatures hereon shall be deemed acceptable for all purposes.

SECURITY AGREEMENT AND GUARANTY OF PERFORMANCE

THE TERMS, DEFINITIONS, CONDITIONS AND INFORMATION SET FORTH IN THE "MERCHANT AGREEMENT", INCLUDING THE "TERMS AND CONDITIONS", ARE HEREBY INCORPORATED IN AND MADE A PART OF THIS SECURITY AGREEMENT AND GUARANTY OF PERFORMANCE. CAPITALIZED TERMS NOT DEFINED IN THIS SECURITY AGREEMENT AND GUARANTY, SHALL HAVE THE MEANING SET FORTH IN THE MERCHANT AGREEMENT, INCLUDING THE TERMS AND CONDITIONS.

Merchant's Legal Name: D & A CONTRACTORS, INC.

D/B/A: D&A CONTRACTORS

Federal ID#:

Physical Address: 8655 CHERRY LN

City: LAUREL

State: MD

Zip: 20707

SECURITY AGREEMENT

Security Interest. This Agreement will constitute a security agreement under the Uniform Commercial Code. To secure Merchant's obligations under the Revenue Purchase Agreement to make available or deliver Purchased Amount to AFC and AFC's right to realize the Purchased Amount, as and to the extent required by the terms of the Revenue Purchase Agreement, and performance of and compliance by Merchant with its other undertakings and agreements here in, Merchant and Guarantor(s) (s) grants to AFC a security interest in and lien upon: (a) all accounts, chattel paper, documents, equipment, general intangibles, instruments, and inventory, as those terms are each defined in Article 9 of the Uniform Commercial Code (the "UCC"), now or hereafter owned or acquired by Merchant and/or Guarantor(s)(s), (b) all proceeds, as that term is defined in Article 9 of the UCC (c) all funds at any time in the Merchant's and/or Guarantor(s) Account, regardless of the source of such funds, (d) present and future Electronic Check Transactions, and (e) any amount which may be due to AFC under this Agreement, including but not limited to all rights to receive any payments or credits under this Agreement (collectively, the "Secured Assets"). Merchant agrees to provide other security to AFC upon request to secure Merchant's obligations under this Agreement. Merchant agrees that, if at any time there are insufficient funds in Merchant's Account to cover AFC's entitlements under this Agreement, AFC is granted a further security interest in all of Merchant's assets of any kind whatsoever, and such assets shall then become Secured Assets. These security interests and liens will secure all of AFC's entitlements under this Agreement and any other agreements now existing or later entered into between Merchant, AFC or an affiliate of AFC is authorized to file any and all notices or filings deemed necessary or appropriate to enforce AFC's rights hereunder. In the event Merchant or any of its Guarantor(s) forms or causes to be formed a new entity or otherwise becomes associated with any new or existing entity (including but not limited to affiliation, merger, acquisition or consolidation) which operates a business similar to or the same as that of Merchant or any of its Guarantor(s), such new or existing entity shall be deemed to have expressly assumed Merchant's obligations due AFC under this Agreement. AFC shall be deemed to have been granted an irrevocable power of attorney over any such new or existing entity to file any and all financing statements required under the Uniform Commercial Code. AFC shall be held harmless by Merchant and each Owner/Guarantor(s) and be relieved of any liability as a result of any such authentication and filing of any such Financing Statement or the resulting perfection of its ownership rights or security interests in such entity's assets. AFC shall have the right to notify such entity's payors or account debtor (as defined by the UCC) of AFC's rights, including without limitation, AFC's right to collect all accounts, and to notify any payment card processor or creditor of such entity that AFC has such rights in such entity's assets. Merchant also agrees that, at the AFC's discretion, AFC may choose to amend any existing financing statement to include any such newly formed entity as debtor. This security interest may be exercised by AFC without notice or demand of any kind by making an immediate withdrawal or freezing the Secured Assets. AFC shall have the right to notify account debtors at any time. Pursuant to Article 9 of the Uniform Commercial Code, as amended from time to time, AFC has control over and may direct the disposition of the Secured Assets, without further consent of Merchant. Merchant hereby represents and warrants that no other person or entity has a security interest in the Secured Assets. With respect to such security interests and liens, AFC will have all rights afforded under the Uniform Commercial Code, any other applicable law and in equity. Merchant will obtain from AFC written consent prior to granting a security interest of any kind in the Secured Assets to a third party. Merchant and Guarantor(s) (s) agree(s) that this is a contract of recoupment and AFC is not required to preserve its rights to this Agreement by seeking automatic stay relief under the Bankruptcy Code and Merchant and Guarantor(s) shall not contest any efforts by AFC to protect and preserve its rights under the Bankruptcy Code. Merchant and Guarantor(s)(s) agree(s) to execute and deliver to AFC such instruments and documents AFC may reasonably request to perfect and confirm the lien, security interest and right of set off set forth in this Agreement. AFC is authorized to execute all such instruments and documents in Merchant's and Guarantor(s)(s) name. Merchant and Guarantor(s)(s) each acknowledge and agree that any security interest granted to AFC under any other agreement between Merchant or Guarantor(s)(s) and AFC (the "Cross-Collateral") will secure the obligations hereunder and under the Merchant Agreement. Merchant and Guarantor(s)(s) each agrees to execute any documents or take any action in connection with this Agreement as AFC deems necessary to perfect or maintain AFC's first priority security interest in the Collateral and the Additional Collateral, including the execution of any account control agreements. Merchant and Guarantor(s)(s) each hereby authorizes AFC to file any financing statements deemed necessary by AFC to perfect or maintain AFC's security interest. Merchant and Guarantor(s)(s) shall be liable for, and AFC may charge and collect, all costs and expenses, including but not limited to attorney's fees, which may be incurred by AFC in protecting, preserving and enforcing AFC's security interest and rights.

Negative Pledge. Merchant and Guarantor(s)(s) each agrees not to create, incur, assume, or permit to exist, directly or indirectly, any lien on or with respect to any of the Collateral or the Additional Collateral, as applicable.

Consent to Enter Premises and Assign Lease. AFC shall have the right to cure Merchant's default in the payment of rent on the following terms. In the event Merchant is served with papers in an action against Merchant for nonpayment of rent or for summary eviction, AFC may execute its rights and remedies under the Assignment of Lease. Merchant also agrees that AFC may enter into an agreement with Merchant's landlord giving AFC the right: (a) to enter Merchant's premises and to take possession of the fixtures and equipment therein for the purpose of protecting and preserving same; and/or (b) to assign Merchant's lease to another qualified business capable of operating a business comparable to Merchant's at such premises.

Remedies. Upon any Event of Default, AFC may pursue any remedy available at law (including those available under the provisions of the UCC), or in equity to collect, enforce, or satisfy any obligations then owing to AFC, whether by acceleration or otherwise.

GUARANTY OF PERFORMANCE

As an additional inducement for AFC to enter into the Revenue Purchase Agreement, the undersigned Guarantor(s) hereby provides AFC with this Guaranty. Guarantor(s) will not be personally liable for any amount due under the Revenue Purchase Agreement unless Merchant commits an Event of Default pursuant to Paragraph 3.1 of the Revenue Purchase Agreement. Each Guarantor(s) shall be jointly and severally liable for all amounts owed to AFC in the Event of Default. Guarantor(s) guarantee Merchant's good faith, truthfulness and performance of all of the representations, warranties, covenants made by Merchant in this Agreement including the Merchant's full and timely delivery of the Purchased Amount pursuant to (and limited by) the Revenue Purchase Agreement, in each case as each may be renewed, amended, extended or otherwise modified (the "Guaranteed Obligations"). Guarantor(s)'s obligations are due at the time of any breach by Merchant of any representation, warranty, or covenant made by Merchant in the Agreement.

Guarantor(s) Waivers. In the event of a breach of the above, AFC may seek recovery from Guarantor(s) for all of AFC's losses and damages by enforcement of AFC's rights under this Agreement without first seeking to obtain payment from Merchant, any other Guarantor(s), or any Collateral or Additional Collateral. AFC may hold pursuant to this Agreement or any other guaranty. In addition, Section 4.5, 4.10 and 4.11 are expressly reiterated in the Security Agreement and Guaranty herein. AFC is not required to notify Guarantor(s) of any of the following events and Guarantor(s) will not be released from its obligations under this Agreement if it is not notified of: (i) Merchant's failure to pay timely any amount required under the Merchant Agreement; (ii) any adverse change in Merchant's financial condition or business; (iii) any sale or other disposition of any collateral securing the Guaranteed Obligations or any other guaranty of the Guaranteed Obligations; (iv) AFC's acceptance of this Agreement; and (v) any renewal, extension or other modification of the Merchant Agreement or Merchant's other obligations to AFC. In addition, AFC may take any of the following actions without releasing Guarantor(s) from any of its obligations under this Agreement: (i) renew, extend or otherwise modify the Merchant Agreement or Merchant's other obligations to AFC; (ii) release Merchant from its obligations to AFC; (iii) sell, release, impair, waive or otherwise fail to realize upon any collateral securing the Guaranteed Obligations or any other guaranty of the Guaranteed Obligations; and (iv) foreclose on any collateral securing the Guaranteed Obligations or any other guaranty of the Guaranteed Obligations in a manner that impairs or precludes the right of Guarantor(s) to obtain reimbursement for payment under this Agreement. Until the Purchased Amount and Merchant's other obligations to AFC under the Merchant Agreement and this Agreement are paid in full, Guarantor(s) shall not seek reimbursement from Merchant or any other Guarantor(s) for any amounts paid by it under this Agreement. Guarantor(s) permanently waives and shall not seek to exercise any of the following rights that it may have against Merchant, any other Guarantor(s), or any collateral provided by Merchant or any other Guarantor(s), for any amounts paid by it, or acts performed by it, under this Agreement: (i) subrogation; (ii) reimbursement; (iii) performance; (iv) indemnification; or (v) contribution. In the event that AFC must return any amount paid by Merchant or any other Guarantor(s) of the Guaranteed Obligations because that person has become subject to a proceeding under the United States Bankruptcy Code or any similar law, Guarantor(s)'s obligations under this Agreement shall continue and survive throughout the bankruptcy proceeding and after the proceeding has closed. Guarantor(s) acknowledges that: (i) He/She is bound by the Class Action Waiver provision in the Merchant Agreement Terms and Conditions; (ii) He/She understands the seriousness of the provisions of this Agreement; (iii) He/She has had a full opportunity to consult with counsel of his/her choice; and (iv) He/She has consulted with counsel of its choice or has decided not to avail himself/herself of that opportunity. This Security Agreement and Guaranty and Guaranty of Performance shall be governed by and construed in accordance with the laws of the state of New York, without regards to any applicable principles of conflicts of law. Any suit, action or proceeding arising hereunder, or the interpretation, performance or breach hereof, shall, if AFC so elects, be instituted in the Supreme Court of the State of New York, (the "Acceptable Forums"). Merchant, Guarantor and Corporate Guarantors agree that the Acceptable Forums are convenient to it, and submits to the jurisdiction of the Acceptable Forums and waives any and all objections to jurisdiction or venue. Merchant, Guarantor and Corporate Guarantors agree that the Acceptable Forums are convenient to it, and submit to the jurisdiction of the Acceptable Forums and waives any and all objections to jurisdiction or venue. Should such proceeding be initiated in any other forum, Merchant, Guarantor and Corporate Guarantors waives any right to oppose any motion or application made by AFC to transfer such proceeding to an Acceptable Forum. The Merchant and Guarantor Acknowledge that they have read Paragraph 4.5 of this Agreement in its entirety and understand that they are waiving their rights to Service of Process by traditional manners and will accept process of any Summons and Complaint or other legal process by certified mail return receipt requested to the Mailing Address on Page 1 of the Agreement.

MERCHANT(S)

FOR ALL MERCHANT(S) (#1) By: DEMETRE VENTOURIS
(Print Name and Title)

SSN#

DocuSigned by:

Demetre Ventouris

4EF773BB83B54F1...

(Signature)

FOR ALL MERCHANT(S) (#2) By:
(Print Name and Title)

SSN#

(Signature)

GUARANTOR(S) (#1) By: DEMETRE VENTOURIS
(Print Name and Title)

SSN#

DocuSigned by:

Demetre Ventouris

4EF773BB83B54F1...

(Signature)

GUARANTOR(S) (#2) By:
(Print Name and Title)

SSN#

(Signature)



APPENDIX A - THE FEE STRUCTURE:

- A. Underwriting Fee \$ 375.00 to cover the underwriting and related expenses.
- B. Origination Fee \$ 375.00 to cover the cost of Origination and ACH Setup.
- C. NSF Fee \$35. When merchant fails to provide advanced notice of an NSF.
- D. Rejected ACH/Blocked ACH/Default Fee: \$3,000.00. When Merchant blocks the Account from our ACH debit, directs their bank to reject our ACH debit, or changes their designated bank Account, or engages in any other Default of the Agreement.
- E. Bank Change Fee \$50.00. When Merchant requires a change of Bank Account to be Debited, requiring us to adjust our system
- F. Wire Fee - Each Merchant shall receive their funding electronically to their designated bank account and will be charged \$50.00 for a Fed Wire or \$0.00 for a bank ACH.

FOR THE MERCHANT (#1) By: DEMETRE VENTOURIS
(Print Name and Title)

DocuSigned by:
Demetre Ventouris
4EF773BB83B54F1...

FOR THE MERCHANT (#2) By: _____
(Print Name and Title)

(Signature)



AUTHORIZATION AGREEMENT FOR DIRECT DEPOSIT (ACH CREDIT) AND DIRECT PAYMENTS (ACH DEBITS)

Merchant: D & A CONTRACTORS, INC.
(Merchant's Legal Name)

Merchant Agreement: Merchant Agreement between AFC and Merchant, dated as of October 2, 2023
(Month) (Day) (Year)

Designated Checking Account:

Bank Name: XXXXXXXXXX

Branch: _____

Tax ID: [REDACTED]

ABA: Routing: [REDACTED]

DDA: Account: [REDACTED]

Capitalized terms used in this Authorization Agreement without definition shall have the meanings set forth in the Merchant Agreement.

By signing below, Merchant attests that the Designated Checking Account was established for business purposes and not primarily for personal, family or household purposes. This Authorization Agreement for Direct Deposit (ACH Credit) and Direct Payments (ACH Debits) is part of (and incorporated by reference into) the Merchant Agreement. Merchant should keep a copy of this important legal document for Merchant's records.

DISBURSEMENT OF ADVANCE PROCEEDS. By signing below, Merchant authorizes AFC to disburse the Advance proceeds less the amount of any applicable fees upon Advance approval by initiating ACH credits to the Designated Checking Account, in the amounts and at the times specified in the Merchant Agreement. By signing below, Merchant also authorizes AFC to collect amounts due from Merchant under the Merchant Agreement by initiating ACH debits to the Designated Checking Account, as follows:

In the amount of: \$ 375.00 (Or) Percentage of each Banking Deposit: 19 % On the Following Day(s): ☒ Monday ☒ Tuesday ☒ Wednesday ☒ Thursday ☒ Friday

If any payment date falls on a weekend or holiday, I understand and agree that the payment may be executed on the next business day. If a payment is rejected by Merchant's financial institution for any reason, including without limitation insufficient funds, Merchant understands that AFC may, at its discretion, attempt to process the payment again as permitted under applicable ACH rules. Merchant also authorizes AFC to initiate ACH entries to correct any erroneous payment transaction. Merchant also authorizes AFC or its affiliates and servicers to collect amounts due. In the event of default, Merchant authorizes AFC to collect the full Purchased Amount balance plus any applicable fees due from the Merchant under the Merchant Agreement by initiating either a single or multiple ACH debits to the Designated Checking Account.

MISCELLANEOUS. AFC is not responsible for any fees charged by Merchant's bank as the result of credits or debits initiated under this Authorization Agreement. The origination of ACH debits and credits to the Designated Checking Account must comply with applicable provisions of state and federal law, and the rules and operating guidelines of NACHA (formerly known as the National Automated Clearing House Association). This Authorization Agreement is to remain in full force and effect until AFC has received written notification from Merchant at the address set forth below at least 5 banking days prior of its termination to afford AFC a reasonable opportunity to act on it. The individual signing below on behalf of Merchant certifies that he/she is an authorized signer on the Designated Checking Account. Merchant will not dispute any ACH transaction initiated pursuant to this Authorization Agreement, provided the transaction corresponds to the terms of this Authorization Agreement. Merchant requests the financial institution that holds the Designated Checking Account to honor all ACH entries initiated in accordance with this Authorization Agreement.

Merchant: D & A CONTRACTORS, INC.
(Merchant's Legal Name)

Date: October 2, 2023
(Month) (Day) (Year)

Title: PR

X: DocuSigned by:
Demetre Ventouris
4EF773BB83B54F1...

Print Name: DEMETRE VENTOURIS



Bank Login Information

Dear Merchant,

Thank you for accepting this offer from Apollo Funding Co.. We look forward to being your funding partner for as long as you need.

Daily ACH Program:

Funder will also require viewing access to your bank account, prior to funding, as part of our underwriting process. You must update us with any changes to the login information within 48 hours.

Please fill out the form below with the information necessary to access your account.

* Be sure to indicate capital or lower case letters.

Name of Bank: _____

Bank portal website: _____

Username: Password: _____

Security Question / Answer 1: _____

Security Question / Answer 2: _____

Security Question / Answer 3: _____

Any other information necessary to access your account:

DocuSigned by:
Demetre Ventouris
4EF773BB83B54F1...

October 2, 2023
Date