



Attention: Accounts Payable Manager

Thank you for favoring us with your business and making it possible for us to grow. In order to accommodate this growth, we have entered into an Agreement with Transfac Capital, Inc. ("Transfac"), a highly respectable source for Accounts Receivable Management and Funding. This Agreement will also enable us to serve you more efficiently.

As a result, we wish to inform you that all our invoices, present and future, have been sold, assigned, and are now payable to Transfac. You have hereby been notified to make all payments of Accounts Receivable to them. Please make the proper notations on your ledger.

PLEASE SEND ALL PAYMENTS (INCLUDING BILLS NOW DUE) DIRECTLY TO:

Payments by mail:

Transfac Capital, Inc.
P.O. Box 3238
Salt Lake City, UT 84110-3238
FBO: Kwik Kargo, Inc. Trucking

Payments by electronic transfer (Wires and ACH):

Zions First National Bank
ABA #: 124000054
Account #: 979880838
For credit on account of: Transfac LLC
Remittance advise: epayment@transfaccapital.com
FBO: Kwik Kargo, Inc. Trucking

Additionally, this arrangement complies with the Uniform Commercial Code and has been recorded. This notice and instruction will remain in effect until revoked by Transfac in written notification.

We value you as a customer and know this arrangement will enhance the service you are receiving from us. If you have any questions concerning your billing, please call Transfac at 801-575-6500 or fax at 801-575-6508.

Kwik Kargo, Inc. Trucking

By: [Signature]
Title: President

For Transfac

By: [Signature]
Title: VP of Sales

To ensure payments are applied correctly, please verify the correct contact billing information and fax to us at 801-575-6508.

COMPANY NAME: _____

ADDRESS: _____

EMAIL: _____

PHONE: () _____ FAX: () _____

YOUR NAME: _____

INVOICES ELECTRONICALLY SENT TO: _____