

419 East Main Street, Suite 102, Middletown, NY 10940 ADDRESS SERVICE REQUESTED

## Personal & Confidential:

10/15/2015

Re: Non Cancelable Equipment Finance Agreement No. 2011441 between YARN as Lessee and Northern Leasing Systems, Inc., as Lessor.

Dear LEE YOUNGMAN,

Thank you for choosing Northern Leasing Systems, Inc. to provide lease financing for your Dejavoo Z8 Dualcomm equipment(s). A countersigned copy of your lease agreement is enclosed herewith for your records.

As a reminder, pursuant to the terms of the lease, you are required to maintain insurance covering the leased equipment and to provide proof of that insurance by sending us a certificate of insurance from your insurance company. In the event that you choose not to provide us with proof of insurance, you will be charged for a Loss & Damage Waiver of \$4.95 per month per set of equipment. This amount will be added to the rental amount charged to you each month until we receive satisfactory proof of insurance from your insurance company. Please refer to the enclosed lease agreement for the complete terms and conditions in this regard. We also remind you to review other important terms and conditions of the agreement, including Section 9 setting forth our agreement with you concerning your obligations for taxes and fees and Section 14 concerning your End of Lease Term Options including the \$150 restocking fee we may charge you upon exercising option (a) set forth in that section.

Northern Leasing Systems, Inc. is committed to providing you with the highest quality of service. Should you have any questions with regards to any of the terms and conditions of your lease, please direct them to our Customer Service Department at (866) 781-0440. Please reference your lease number indicated above.

Sincerely,

Northern Leasing Systems, Inc.

Enc.