



Blue Sky Advance Inc



ISO AGREEMENT

Independent Sales Organization Agreement

This Independent Sales Organization Agreement ("Agreement") is made effective as of the date on the signature page hereto, by and between Vista Point Services LLC ("VPS/BSA") and Blue Sky Advance Inc ("BSA"), a Florida limited liability company, and the entity and/or individual whose name and address are set forth below on the signature page for this Agreement.

Recitals

WHEREAS VPS/BSA through its subsidiaries and/or affiliates is in the business of purchasing from merchants ("Merchants") percentages of ordinary course of business receivables (collectively "Receipts") due and to be payable to the Merchants (the "VPS/BSA Program"); and

WHEREAS the VPS/BSA Program permits Merchants to sell to VPS/BSA or its subsidiaries an agreed upon portion of the Merchants' future Receipts at a discount; and

WHEREAS Independent Sales Organization ("ISO") wishes to promote the VPS/BSA Program, assist with its implementation and refer potential Merchants to VPS/BSA that may wish to participate in the VPS/BSA Program, all subject to the terms hereof; and

WHEREAS VPS/BSA wishes to engage Independent Sales Organization to assist in marketing and referring to VPS/BSA or its subsidiaries Merchants that may wish to participate in the VPS/BSA program.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

SECTION ONE

1.1. Appointment. Subject to the terms and conditions of this Agreement, VPS/BSA hereby appoints ISO as a non-exclusive marketer of the VPS/BSA Program. In connection with such an appointment, VPS/BSA grants ISO a non-exclusive and non-transferable right to market, solicit and assist interested Merchants in completing and submitting applications to VPS/BSA. The ISO shall identify prospective Merchants that meet VPS/BSA's criteria as set forth in this Agreement and VPS/BSA's general policies and procedures. The ISO will obtain all information and documentation required by VPS/BSA. As part of the appointment, the ISO shall promptly provide VPS/BSA with the current address of each of its offices and the offices of its agents.

1.2. IC Agents. ISO may engage independent agents ("IC Agents") to perform ISOs services under this Agreement. All such IC Agents must meet the same criteria and requirements of the ISO under this Agreement. Any IC Agent shall be bound to all the same limitations and be subject to the same obligations as the ISO under this Agreement. The IC Agents shall have no independent relationship with VPS/BSA. All compensation payments, taxes, fees, or other obligations arising from the IC Agents shall be the sole responsibility of the ISO. The ISO shall remain responsible for all conduct of the IC Agents including any violation of this Agreement by an IC Agent. The ISO may not assign any of its rights under this Agreement, including any right to payment to an IC Agent.

1.3. Approval of Merchants. The ISO acknowledges that all Merchants' participation in the VPS/BSA Program are subject to VPS/BSA's approval which may be withheld in VPS/BSA's sole and absolute discretion. Merchants will be able to participate in the VPS/BSA Program effective only upon such approval. Therefore, the ISO will not make any promise to or create any impression with a prospective Merchant that it will be approved prior to review and written approval by VPS/BSA. Further, the ISO acknowledges that all aspects of the VPS/BSA Program are subject to the management and approval of VPS/BSA and ISO shall make no representations to the contrary.

1.4. VPS/BSA Program Agreement. VPS/BSA or ISO will provide Merchant an online or written application and/or agreement that will govern the relationship between the Merchants and VPS/BSA in regard to the VPS/BSA Program

ISO AGREEMENT

("Merchant Agreement"). The ISO shall use only the form of the Merchant Agreement that has been approved and/or provided by VPS/BSA. ISO shall not make any changes or modifications to any Merchant Agreement without the prior written consent of VPS/BSA. VPS/BSA reserves the right to amend or change in any manner without the approval of or notice to the ISO the terms of the Program or the Merchant Agreement, including changes to fees due from Merchants.

1.5. Acceptable Merchants. ISO shall market the VPS/BSA Program only to bona fide and lawful businesses and in accordance with VPS/BSA' policies, procedures and standards and this Agreement. ISO shall promptly notify VPS/BSA in writing of any adverse information that ISO receives, or becomes aware of, relating to a Merchant, including information regarding a Merchant's financial condition or any other information relating to Merchant that would have a material effect on Merchant's ability to conform to the terms of its agreements or meet VPS/BSA' underwriting requirements or comply with the Merchant Agreement.

1.6. Independent Contractor. The relationship of VPS/BSA and ISO is that of independent contractors engaged in the operation of their own respective businesses. Neither ISO nor ISO's IC Agents, employees, consultants, contractors or agents are agents, employees, partners or joint ventures of VPS/BSA, nor do they have any authority to bind VPS/BSA by contract or otherwise to any obligation. They will at no time make any representation to the contrary; either expressly, implicitly, by appearance or otherwise.

1.7. ISO Covenants.

(a) ISO will and will cause its IC Agents to: (i) conduct its business in a manner that reflects favorably at all times on the VPS/BSA Program and the good name, good will and reputation of VPS/BSA; (ii) avoid deceptive, misleading, or unethical practices that are or might be detrimental to VPS/BSA, the VPS/BSA Program, Merchants or the public; (iii) make no false or misleading representations with regard to VPS/BSA or the VPS/BSA Program; (iv) not publish or employ, or cooperate in the publication or employment of, any misleading or deceptive advertising material with regard to VPS/BSA or the VPS/BSA Program; and (v) make no representation, warranties or guarantees to Merchants with respect to the specifications, features or capabilities of the VPS/BSA Program that are inconsistent with the terms and conditions of the VPS/BSA Program.

(b) Under no circumstances shall ISO hold out that it has any right to accept or decline a Merchant application for a Merchant Agreement nor shall it hold out or represent to any person that it has the right to: (i) modify in any way or accept any Merchant Agreement; (ii) include a Merchant in the Program; or (iii) bind VPS/BSA legally or otherwise. No agreement made by or through the ISO, any IC Agent or their affiliates shall be legally or otherwise binding on VPS/BSA until accepted in writing by a duly authorized officer of VPS/BSA. ISO shall be solely responsible for any and all expenses incurred by ISO in the performance of services hereunder including, but not limited to, expenses related to any ISO, employees, agents and consultants.

(c) ISO and its IC Agents, employees, consultants, contractors, or agents shall inform all Merchants of its status as an ISO and inability to bind VPS/BSA in any manner.

1.8. Compliance with Contracts Issued in States with Specific MCA Laws and/or Regulations.

(a) Utah and Virginia – ISO understands that a special financial disclosure form is required to be provided to and signed by the merchant as a condition of funding. ISO understands and agrees that commissions paid are a part of the disclosure to the merchant.

(b) California – California's commercial financing disclosure law went into effect on December 9, 2022. The law is located in Division 9.5 of the California Financial Code (the "Code") and is guided by the regulations contained in Title 10, Chapter 3, Subchapter 3 of the California Code of Regulations (the "Regulations"). ISO understands that a special financial disclosure form is required to be provided to and signed by the merchant

ISO AGREEMENT

as a condition of funding. ISO understands and agrees that commissions paid are a part of the disclosure to the merchant. California expands the definition of commissions from that paid in accordance with this Agreement to include Personal Service Fees ("PSFs") of any kind charged the merchant by the broker. Any PSFs charged or to be charged in conjunction with the funding of the merchant must be provided in writing to VPS/BSA during any part of the period which is defined to start with the initial submission to VPS/BSA and ending with the completion of the VPS/BSA contract that is signed by the merchant. In addition, ISO understands that it must implement a training program for its employees and IC Agents regarding compliance with California regulations, covering activities which are specifically applicable to California, including (i) submissions must include 4 months of bank statements and (2) communications with the merchant of any kind regarding offers for funding are strictly prohibited. Regarding communications, Section 22802 of the Code requires a compliant disclosure form to be given to the merchant at the time a specific offer of commercial financing is extended. ISO is prohibited from making any communication (phone call, e-mail, text, messaging app, social media posting, etc.) involving any aspect of deal terms (financing amount, payment amount, factor rate, price, cost of financing, or total payment amount, etc.) until the compliant disclosure form for the deal is signed by the merchant. ISO must provide its training program in writing to VPS/BSA concurrent with VPS/BSA beginning to accept submissions for California from ISO. ISO must resubmit the program to VPS/BSA in writing no less than annually thereafter.

SECTION TWO

2.1 Ownership of Merchant Agreements and the Merchant Program. The ISO acknowledges and agrees that it will have no equity interest, ownership, or other rights in any Merchant Agreement or in the VPS/BSA Program. The ISO acknowledges and agrees that all Merchant Agreements, Merchant records, documentation, and the information contained therein are the property of and are owned by VPS/BSA.

SECTION THREE

3.1 Fees.

3.1.1 During any period of time in which this Agreement remains in full force and effect, compensation to ISO will be paid as per the pricing email.

3.1.2 Compensation shall be paid in respect of each Merchant referred to VPS/BSA by ISO only, and with which Merchant has entered into a Merchant Agreement in a form prescribed by VPS/BSA as a direct result of the referral by ISO. Unless provided otherwise in the pricing email, payments shall be disbursed at the same time the initial payment is disbursed to the Merchant.

3.1.3 If a Merchant referred by ISO defaults under its Merchant within the first 60 business days after funding, the ISO shall immediately return to VPS/BSA the One-Time Lump Sum Compensation (as defined in 3.1.1) paid to ISO with respect to such Merchant and, if ISO fails to do so, then without limiting ISO's obligation to represent such amounts or any other rights of VPS/BSA may set off the amount of such One-Time Lump Sum Compensation against other amounts due to ISO hereunder or any other agreement. In the event that a Merchant terminates or is in default of its obligations under a Merchant Agreement, no Ongoing Compensation shall be paid in respect of such Merchant. If VPS/BSA has reasonable reason to believe that ISO has double funded or stacked the deal VPS/BSA can at its discretion withhold and claw back the entire commission and withhold the ISO's commissions until the principal is paid back on that specific transaction.

3.1.4 ISO shall have sixty (60) days from receipt of any compensation to notify VPS/BSA in writing of any errors in payment of compensation. If ISO does not notify VPS/BSA within the sixty (60) day time period, ISO shall be deemed

ISO AGREEMENT

to have accepted without question such compensation payment and may not in the future contest the amount it was paid or seek reimbursement for any discrepancies. Upon receipt of written notice, VPS/BSA shall have thirty (30) days to correct any errors.

3.1.5 ISO is entitled to charge additional fees to a Merchant provided that any and all such additional fees (a) are disclosed to such Merchant and (b) do not exceed five percent (5%) of the purchase price on the individual Merchant Agreement.

3.2 Refinance and/or Renewal Payments. ISO shall be entitled to Compensation in accordance with Section 3.1 if:

- (a) Merchant referred by ISO enters into a new Merchant Agreement within three (3) days of the completion of its previous Merchant Agreement and/or
- (b) Merchant referred by ISO enters into a new Merchant Agreement prior to the completion of the current Merchant Agreement.

3.3 Offset Rights, Security Interests. VPS/BSA shall have the right to offset against any funds credited to or owing from VPS/BSA to ISO for any obligation of ISO to VPS/BSA, including, without limitation, obligations of ISO under this Agreement. This right of offset may be exercised by VPS/BSA at any time and without notice to ISO whether or not the obligations of ISO to VPS/BSA are then due. In the event ISO has been paid fees in connection with which, for any reason, a payment made to VPS/BSA is refunded, returned, offset, or deemed refunded, returned, or offset and in connection with Merchant has received compensation, then such compensation must be promptly returned to VPS/BSA.

SECTION FOUR

4.1 Term. The initial term of this Agreement shall be for a period of one (1) year, commencing on the date first set forth below on the Signature Page unless terminated earlier pursuant to the terms set forth below. This Agreement shall thereafter be automatically renewed for additional terms of one (1) year each unless either party notifies the other no later than thirty (30) days prior to the end of the current term that it does not wish to renew this Agreement.

4.2 Termination.

- (a) VPS/BSA shall have the right to terminate this Agreement at any time for Cause, which termination shall be effective immediately. For purposes of this Agreement, "Cause" means (i) an intentional act of fraud, embezzlement, theft or any other material violation of law, including, without limitation, the indictment, arrest or conviction in a court of law for, or the entering of a plea of guilty or no contest to, a felony or any crime involving moral turpitude, fraud, dishonesty or theft or engaging in any act which is a violation of any law or regulation protecting the rights of persons against discrimination or harassment, in each case, that occurs during or in the course of the ISO's term of service with VPS/BSA or its subsidiaries or (ii) a determination by VPS/BSA that submissions made by ISO are consistently below accepted standards.
- (b) VPS/BSA shall have the right to terminate this Agreement at any time without Cause upon 10 days' notice. Commissions resulting from Merchant Applications submitted by ISO to VPS/BSA on submissions not yet funded prior to such notice of termination shall not be payable to ISO.

4.3 Termination for Default. VPS/BSA shall have the right to terminate this Agreement at any time if ISO breaches any of the provisions of this Agreement, or if as determined by VPS/BSA, ISO causes a detrimental effect to the Program, VPS/BSA or any of its affiliates, other programs, officers, or employees or a Merchant.

4.4 Termination for Failure to Comply. VPS/BSA may immediately terminate this Agreement for any material default knowingly or intentionally caused by ISO with respect to its obligations to comply with VPS/BSA policies or rules in effect

ISO AGREEMENT

from time to time in VPS/BSA' sole discretion and determination. VPS/BSA may, at its sole discretion, effect such termination upon delivery of written notice to ISO without regard to any provisions for cure of default.

4.5 Termination for Regulatory Reasons. If any federal, state or other type of regulatory agency or officer having jurisdiction over the subject matter of this Agreement makes a demand that VPS/BSA discontinue or substantially modify any of the VPS/BSA Program, either party in its sole discretion may terminate this Agreement upon written notice to the other, in which case neither party shall be deemed to be in default by reason of such termination. If ISO or any IC Agent, employee or agent of the ISO breaches any federal, state or municipal law or regulation relating to the subject matter of this Agreement, VPS/BSA may terminate this Agreement with immediate effect upon written notice to ISO.

4.6 Compensation to ISO Following Termination. Unless this Agreement is terminated pursuant to Sections 4.2, 4.3, 4.4, or 4.5, VPS/BSA agrees to make payments to ISO as set forth in this Agreement for any Merchant obtained by VPS/BSA through ISO's performance of this Agreement on any funding to such Merchant that occurred on or prior to the termination date of this Agreement, on the same terms that ISO would have received compensation had this Agreement not been terminated or expired, including, without limitation, any clawback provision.

4.7 Termination of Compensation. If this Agreement is terminated by VPS/BSA pursuant to Sections 4.2, 4.3, 4.4, or 4.5 or ISO breaches any of the representations or warranties herein, VPS/BSA shall have no further obligations for payment of any compensation to ISO under this Agreement after the date of termination.

SECTION FIVE

5.1 Confidential Information. ISO acknowledges that in its performance of its duties hereunder VPS/BSA may communicate to ISO (or its designees) certain confidential and proprietary information, including without limitation information concerning VPS/BSA or the VPS/BSA Program and the know-how, technology, techniques, or business or marketing plans related thereto (collectively, the "Confidential Information") all of which are confidential and proprietary to, and trade secrets of, the disclosing party. Confidential Information does not include information that: (i) is public knowledge at the time of disclosure by VPS/BSA; (ii) becomes public knowledge or known to the ISO after disclosure by VPS/BSA other than by breach of the ISO's obligations under this section or by breach of a third party's confidentiality obligations; (iii) was known by the ISO prior to disclosure by the VPS/BSA other than by breach of a third party's confidentiality obligations; or (iv) is independently developed by the ISO without the use of any Confidential Information. As a condition to the receipt of the Confidential Information from VPS/BSA, the ISO shall: (i) not disclose in any manner, directly or indirectly, to any third party any portion of the VPS/BSA' Confidential Information; (ii) not use the disclosing party's Confidential Information in any fashion except to perform its duties hereunder or with VPS/BSA' express prior written consent; (iii) disclose the Confidential Information, in whole or in part, only to employees and agents who need to have access thereto for the ISO's internal business purposes; (iv) take all necessary steps to ensure that its employees and agents are informed of and comply with the confidentiality restrictions contained in this Agreement; and take all necessary precautions to protect the confidentiality of the Confidential Information received hereunder and exercise at least the same degree of care in safeguarding the Confidential Information as it would with its own confidential information, and in no event shall apply less than a reasonable standard of care to prevent disclosure. The ISO shall promptly notify VPS/BSA of any unauthorized disclosure or use of Confidential Information. The ISO shall cooperate and assist VPS/BSA in preventing or remedying any such unauthorized use or disclosure. Confidential information shall specifically include the form and substance of this Agreement and any agreement with a Merchant.

5.2 Indemnification. ISO agrees to indemnify, defend, and hold harmless VPS/BSA and its affiliates, and their employees, members, managers, officers or agents from and against any loss, liability, damage, penalty or expense

ISO AGREEMENT

(including attorneys' fees, expert witness fees and cost of defense) they may suffer or incur as a result of (i) any failure by the ISO or any IC Agent, employee, agent or affiliate of the party to comply with the terms of this Agreement; (ii) any warranty or representation made by the ISO being false or misleading; (iii) any representation or warranty made by the ISO or any IC Agent, employee or agent of the ISO to any third person other than as specifically authorized by this Agreement, (iv) the manner or method in which the ISO or its IC Agents perform their services pursuant to this Agreement, (v) negligence of the ISO or its IC Agents, subcontractors, agents or employees, or (vi) any alleged or actual violations by the ISO or its IC Agents, subcontractors, employees or agents of any governmental laws, regulations or rules.

5.3 Disclaimer of All Warranties.

THE VPS/BSA PROGRAM IS PROVIDED "AS IS" WITHOUT ANY WARRANTY WHATSOEVER. VPS/BSA DISCLAIMS ALL WARRANTIES, EXPRESS, IMPLIED, OR STATUTORY, TO ISO AS TO ANY MATTER WHATSOEVER, INCLUDING ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT OF THIRD PARTY RIGHTS. NO ORAL OR WRITTEN INFORMATION OR ADVICE GIVEN BY VPS/BSA OR ITS EMPLOYEES OR REPRESENTATIVES SHALL CREATE A WARRANTY OR IN ANY WAY INCREASE THE SCOPE OF VPS/BSA OBLIGATIONS.

5.4 Limitation of Liability.

VPS/BSA SHALL NOT BE LIABLE TO THE ISO, NOR TO ANY OTHER THIRD PARTY FOR ANY CONSEQUENTIAL, INDIRECT, SPECIAL, INCIDENTAL, RELIANCE, OR EXEMPLARY DAMAGES ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE VPS/BSA PROGRAM, WHETHER FORESEEABLE OR UNFORESEEABLE, AND WHETHER BASED ON BREACH OF ANY EXPRESS OR IMPLIED WARRANTY, BREACH OF CONTRACT, MISREPRESENTATION, NEGLIGENCE, STRICT LIABILITY IN TORT, OR OTHER CAUSE OF ACTION (INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF DATA, GOODWILL, PROFITS, INVESTMENTS, USE OF MONEY, OR USE OF FACILITIES; INTERRUPTION IN USE OR AVAILABILITY OF DATA; STOPPAGE OF OTHER WORK OR IMPAIRMENT OF OTHER ASSETS; OR LABOR CLAIMS) UNLESS SUCH CLAIM ARISES FROM GROSS NEGLIGENCE OR INTENTIONAL MISCONDUCT ON BY VPS/BSA.

5.5 Representations and Warranties. ISO represents and warrants to VPS/BSA as follows:

- (a) ISO has the full capacity, power and authority to execute, deliver and perform this Agreement. This Agreement is valid, binding and enforceable against ISO in accordance with its terms and no provision requiring ISO's performance is in conflict with ISO's obligations under any charter or any other agreement (of whatever form or subject) to which ISO is a party or by which it is bound.
- (b) If other than a sole proprietorship, ISO is duly organized, authorized and in good standing under the laws of the state of its organization and is duly authorized to do business in all other states in which ISO's business make such authorization necessary or required.
- (c) Except as otherwise disclosed in writing by ISO to VPS/BSA on or before the effectiveness of this Agreement, neither ISO nor any principal of ISO has in the ten years preceding the date of this Agreement been subject to any (i) criminal conviction (including a plea of nolo contendere, but excluding traffic misdemeanors or other petty offenses); (ii) bankruptcy filings; (iii) Internal Revenue Service liens; (iv) federal or state regulatory administrative or enforcement proceedings; or (v) restraining order, decree, injunction or judgment in any proceeding or lawsuit alleging fraud or deceptive practices.

5.7 Non-Solicitation of Merchants. Without VPS/BSA' prior written consent (which consent may be withheld in VPS/BSA' sole and absolute discretion), ISO shall not knowingly cause or permit any of their IC Agents, employees, agents, principals, affiliates, subsidiaries or any other person or entity (i) to solicit or provide services that compete with the

ISO AGREEMENT

VPS/BSA Program to any Merchant that has been accepted by VPS/BSA; (ii) to solicit or otherwise cause any Merchant that has been accepted by VPS/BSA to terminate its participation in any of the VPS/BSA Program; or (iii) to solicit or market services to any Merchant that is already directly or indirectly provided any of the VPS/BSA Program by VPS/BSA, whether or not such are provided under the terms of this Agreement. This section shall apply during the term of this Agreement and for two (2) years after any termination, cancellation, or expiration of this Agreement. ISO will remain responsible for resulting damages from such prohibited solicitation.

5.8 Non-Solicitation.

(a) During the period that this Agreement is in effect and for the two (2) year period immediately following termination of this Agreement, ISO shall not directly or indirectly through another entity (i) induce or attempt to induce any employee of, or consultant to, VPS/BSA or its subsidiaries to leave the employ of, or consultancy to, VPS/BSA or its subsidiaries, or in any way interfere with the relationship between VPS/BSA or its subsidiaries and any employee or consultant thereof, (ii) hire any person who was an employee of, or consultant to, VPS/BSA or its subsidiaries at any time during the twelve- month period immediately prior to the date on which such hiring would take place without the written consent of a VPS/BSA officer (it being conclusively presumed by the parties so as to avoid any disputes under this section that any such hiring within such twelve-month period is in violation of clause (i) above); (iii) call on, solicit or service any customer, referral partner, affiliate, agent, supplier, licensee, licensor, consultant, contractor or other business relation of VPS/BSA or its respective subsidiaries in order to induce or attempt to induce such person to cease doing business with VPS/BSA or its subsidiaries, or in any way interfere with the relationship between any such customer, referral partner, affiliate, agent, supplier, licensee, (including, without limitation, making any negative statements or communications about VPS/BSA or its subsidiaries); or (iv) call on, solicit, or take away or attempt to call on, solicit, or take away any of VPS/BSA's customers referral partners, affiliates, agents and vendors on whom ISO called or with whom ISO became acquainted during its contractual relationship with VPS/BSA, either on its behalf or that of another person, firm, or corporation or any Merchant.

(b) If, at the time of enforcement of the covenants contained in this section above (the "Protective Covenants"), a court shall hold that the duration, scope or area restrictions stated herein are unreasonable under circumstances then existing, the parties hereto agree that the maximum duration, scope or area reasonable under such circumstances shall be substituted for the stated duration, scope or area and that the court shall be allowed to revise the Protective Covenants to cover the maximum duration, scope and area permitted by law. ISO agrees that the Protective Covenants are reasonable in terms of duration, scope and area restrictions and are necessary to protect the goodwill of VPS/BSA' businesses and agrees not to challenge the validity or enforceability of the Protective Covenants.

5.9 Intellectual Property. "Intellectual Property" means all of the following owned by a party: (i) trademarks and service marks (registered and unregistered) and trade names, and goodwill associated therewith; (ii) patents, patentable inventions, computer programs, and software; (iii) databases; (iv) trade secrets and the right to limit the use or disclosure thereof; (v) copyrights in all works, including software programs; and (vi) domain names. The rights owned by a party in its Intellectual Property shall be defined, collectively, as "Intellectual Property Rights." Other than the express licenses granted by this Agreement, VPS/BSA grants no right or license to ISO by implication, estoppel or otherwise to the VPS/BSA Program or any Intellectual Property Rights of VPS/BSA. Each party shall retain all ownership rights, title, and interest in and to its own products and services (including in the case of VPS/BSA, in the VPS/BSA Program) and all intellectual property rights therein, subject only to the rights and licenses specifically granted herein. VPS/BSA (and not ISO) shall have the sole right, but not the obligation, to pursue copyright and patent protection, in its sole discretion, for the VPS/BSA Program and any Intellectual Property Rights incorporated therein. ISO will cooperate with VPS/BSA in pursuing such protection, including without limitation executing and delivering to VPS/BSA such instruments as may be required to register or perfect VPS/BSA' interests in any Intellectual Property Rights and any assignments thereof. ISO

ISO AGREEMENT

shall not remove or destroy any proprietary, confidentiality, trademark, service mark, or copyright markings or notices placed upon or contained in any materials or documentation received from VPS/BSA in connection with this Agreement.

SECTION SIX

6.1 Severability. If any provision of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable for any reason, the remaining provisions not so declared shall nevertheless continue in full force and effect but shall be construed in a manner so as to effectuate the intent of this Agreement as a whole, notwithstanding such stricken provision or provisions.

6.2 Drafting. No provision of this Agreement shall be construed against any party merely because that party or counsel drafted or revised the provision in question. All parties have been advised and have had an opportunity to consult with legal counsel of their choosing regarding the force and effect of the terms set forth herein. This Agreement shall be deemed to be jointly prepared by the parties and therefore any ambiguity or uncertainty shall be interpreted accordingly.

6.3 Waiver. No term or provision of this Agreement shall be deemed waived, and no breach excused, unless such waiver or consent shall be in writing and signed by the party claimed to have waived or consented. Any consent by any party to, or waiver of, a breach by the other party, whether express or implied, shall not constitute a consent to, waiver of, or excuse for any different or subsequent breach.

6.4 Assignment. ISO shall not assign, delegate, subcontract, license, franchise, or in any manner attempt to extend to any third party any right or obligation under this Agreement except as otherwise permitted herein without the prior written consent of VPS/BSA including an assignment by virtue of the sale of all or substantially all of its assets or equity. VPS/BSA may assign its rights and obligations hereunder without notice to ISO.

6.5 Amendments. No provision of this Agreement may be amended, modified, or waived except by a written agreement signed by both parties.

6.6 Notices. All notices and other communications required or permitted under this Agreement shall be in writing and given by personal delivery, internationally recognized overnight carrier, registered, or certified mail (postage prepaid with return receipt requested) sent to the addresses set forth herein. Such notice or other communications shall be deemed received (i) on the date delivered, if delivered personally, (ii) on the business day after being sent by an internationally recognized overnight air carrier, or (iii) five (5) days after being sent if sent by first class registered mail, return receipt requested.

If to ISO or Guarantor:

To the address as set forth below on the signature page of this Agreement.

To VPS/BSA:

Vista Point Services LLC
1786 Tall Tree Dr E
Jacksonville FL 32246

6.7 Section Headings. The section headings contained in this Agreement are for convenient reference only and shall not in any way affect the meaning or interpretation of this Agreement.

6.8 Counterparts/Facsimile Signatures. This Agreement may be executed in one or more counterparts, each of which shall be deemed to be an original, and such counterparts shall together constitute one and the same instrument. The signatures to this Agreement may be evidenced by facsimile or PDF copies reflecting the party's signature hereto, and

ISO AGREEMENT

any such facsimile copy shall be sufficient to evidence the signature of such party as if it were an original signature.

6.9 Entire Agreement Binding Effect. This Agreement, including all schedules, exhibits and attachments thereto, sets forth the entire agreement and understanding of the parties hereto in respect of the subject matter contained herein, and supersedes all prior agreements, promises, covenants, arrangements, communications, representations, or warranties, whether oral or written, by any officer, partner, employee, or representative of any party hereto. This Agreement shall be binding upon and shall inure only to the benefit of the parties hereto and their respective successors and assigns. Nothing in this Agreement, express or implied, is intended to confer or shall be deemed to confer upon any persons or entities not parties to this Agreement, any rights, or remedies under or by reason of this Agreement.

6.10 Remedies. Without limiting the foregoing, in the event of a breach of this Agreement by ISO, VPS/BSA shall be entitled to apply to a court of competent jurisdiction for an injunction to restrain such breach, without the need for bond. Any remedies hereunder shall be in addition to any other remedies available to VPS/BSA in law or in equity.

6.11 Jurisdiction; Venue; Governing Law. All questions concerning the construction, validity, enforcement, and interpretation of this Agreement shall be governed by and construed and enforced in accordance with the internal laws of the State of New York, without regard to the principles of conflicts of law thereof. Each party hereby irrevocably submits to the exclusive jurisdiction of the state and federal courts sitting in New York County, New York for the adjudication of any dispute hereunder or in connection herewith or with any transaction contemplated hereby or discussed herein, and hereby irrevocably waives, and agrees not to assert in any suit, action or proceeding, any claim that it is not personally subject to the jurisdiction of any such court, that such suit, action or proceeding is improper. Each party hereby irrevocably waives personal service of process and consents to process being served in any such suit, action or proceeding by mailing a copy thereof via registered or certified mail or overnight delivery (with evidence of delivery). Nothing contained herein shall be deemed to limit in any way any right to serve process in any manner permitted by law. Each party irrevocably waives, to the fullest extent permitted by applicable law, any and all right to trial by jury in any legal proceeding arising out of or relating to this Agreement or the transactions contemplated hereby. If either party shall commence an action or proceeding to enforce any provisions of the documents contemplated herein, then the prevailing party in such action or proceeding shall be reimbursed by the other party for its attorneys' fees and other costs and expenses incurred with the investigation, preparation and prosecution of such action or proceeding.

6.12 Attorney's Fees. Should suit or arbitration be brought to enforce or interpret any part of this Agreement, the prevailing party shall be entitled to recover its reasonable attorneys' fees and costs, including expert witness fees and fees on any appeal.

6.13 Guaranty. ISO and the principal(s) of ISO or such other third party acceptable to VPS/BSA (collectively, "Guarantors") hereby jointly and severally guarantee indefeasible payment and performance of all obligations (the "Obligations") of ISO and principals under this Agreement, as hereafter amended. Guarantors' obligations under this section are independent of ISO's and principals' obligations and a separate action may be brought against Guarantors, whether or not ISO or principals be joined in such action. Guarantors authorize VPS/BSA, without notice, from time to time and without affecting Guarantors' liability, to modify the Obligations. Guarantors waive: any right to require VPS/BSA to proceed against a Guarantors or pursue any other remedy; any defense arising by reason of any disability or other defense of ISO or any principal, or cessation from any cause of ISO's or any principal's liability; any claim that Guarantors' obligations exceed ISO's or any principal's; until paid and performed in full, all rights of subrogation and contribution; and any right to enforce any remedy of VPS/BSA against ISO or any principal. Guarantors acknowledge that Guarantors shall have sole responsibility for obtaining from ISO and principals information concerning their financial condition. Guarantors agree to pay all attorneys' fees and other costs incurred in enforcing this section or the Obligations.

ISO AGREEMENT

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ISO AGREEMENT

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties hereto, effective as of the date and year first above written.

Vista Point Services LLC
Blue Sky Advance Inc

ISO Legal Name:

Print Name:

Print Name:

Date:

Title:

ISO DBA:

Address:

City, State: Zip:

Phone:

Fax:

Email:

EIN:

Date: