



A UNITED COMMUNITY BANK COMPANY



Month Day ,2022

Dear (Your Name),

Thank you for your business. I have attached the documents required to finalize your transaction with Navitas Credit Corp. Please have the documents executed as described below:

Equipment Lease, Rental or Finance Agreement: Please sign and date the lower left side of the lease or finance agreement with the appropriate title.

Personal Guaranty and/or Corporate Guaranty: Please have the following individual(s) sign the Unconditional Guaranty Section: (Your Name)

Other Documents: Please execute any other documents included in this package.

Company check for monies due: For Initial Amount \$199.90 and processing fees of ~~195.00~~ plus any applicable tax.

We offer Automated Clearing House (ACH) for the amount listed above. Please fill out the following, sign and include with your lease document package:

I acknowledge that I am an authorized signer of the bank checking account below and authorize Navitas Credit Corp., or its assignee, to take all amounts, including applicable tax, currently due under Contract # 41020608 with us via ACH.

Company: (Your Name)

Routing #: _____

Account #: _____

Bank Name: _____

Bank City/State: _____

Signature: _____

Date: _____

The diagram shows a form with the following fields: 'Your Name', 'Street Address', 'City, State Zip Code', 'DATE' (with '1234' in the box), 'PAY TO THE ORDER OF', '\$' (with a box), 'DOLLARS', 'Bank/Financial Institution', 'Memo', and a MICR line. The MICR line contains the numbers '22240713', '234', and '000588888'. Red boxes and arrows point from the labels 'Routing Number', 'Check', and 'Account Number' to these respective numbers.

This is a onetime ACH for the current amount due under the Agreement.

We require you to have all future amounts due remitted via ACH to Navitas Credit Corp., or its assignee, please sign below:

Signature: _____ Date: _____

This document may be executed by facsimile, electronic or original signature and such a copy shall be treated as an original for all purposes.

Please supply a copy of a Voided Company Check for the business listed on this agreement which is financing the equipment

Should any of the information on the enclosed documents be incorrect, please notify me immediately at (866) 956-2848 so I can make the appropriate corrections.

Sincerely,

Abbie Betz
Navitas Credit Corp.



info@navitascredit.com



www.navitascredit.com

LEASE AGREEMENT



LESSEE: Your Name (hereinafter referred to as "you" or "your")
 Address: _____ City: _____ State: _____ Zip: _____ Phone: _____
 DBA: (Practice Name Etc.) Federal Tax ID: 12-345678
 LESSOR: NAVITAS CREDIT CORP. VENDOR: Neuromechanical Innovations, L.L.C.
 (hereinafter referred to as "We", "Us", or "Our") (Vendor is not Lessor's Agent nor is Vendor authorized to waive or alter any terms of this Agreement.)

Equipment Description / Quantity / Serial # (1) Impulse Iq Adjusting Instrument	Lease #: 123456789	Lease Term in Months: 36
Equipment Location (if different than above address)	Monthly Payments (plus tax): \$	Initial Amount Due:* \$

*Amount exceeding 1st payment plus tax (if any) shall be held as Security Deposit.

TERMS AND CONDITIONS – PLEASE READ CAREFULLY BEFORE SIGNING

- AGREEMENT:** You want to acquire the above Equipment from your Vendor, and have asked us to buy the Equipment and then lease it to you. This Agreement shall become effective and shall commence only after you direct us to make disbursements to your Vendor, we approve your Vendor's invoice, we sign this Agreement and we make the initial disbursement or any later date that we designate ("Commencement Date"). We may charge you a reasonable fee to cover documentation and investigation costs. This Lease is **NON-CANCELLABLE FOR THE ENTIRE LEASE TERM. YOU UNDERSTAND THAT WE ARE BUYING THE EQUIPMENT BASED ON YOUR UNCONDITIONAL ACCEPTANCE OF IT AND YOUR PROMISE TO PAY US UNDER THE TERMS OF THIS LEASE, WITHOUT SET-OFFS, EVEN IF THE EQUIPMENT DOES NOT WORK PROPERLY OR IS DAMAGED FOR ANY REASON, INCLUDING REASONS THAT ARE NOT YOUR FAULT.** If any amount payable to us is not paid when due, you will pay us a "late charge" equal to: (i) the greater of (\$.15) for each dollar overdue or (\$25.00); or (ii) the highest lawful charge, whichever is less. You agree to pay a fee of fifty (\$50.00) dollars if any check or ACH is dishonored or returned. We may adjust the monthly payment above to finance any taxes due at inception of the Lease or if the actual cost of the Equipment is less than 10% higher or lower than the amount that the payment was based upon. You authorize us to insert or correct the Lease number, serial numbers, model numbers, signature date, and your name. The Security Deposit will not bear interest, may be commingled with our other assets, and may be applied to any amount you owe us at any time.
- NO WARRANTY:** We are leasing the Equipment to you AS IS. We do not manufacture the Equipment and are not related to the Vendor. You selected the Equipment and the Vendor based on your own judgment. **WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.** You agree to settle any dispute you may have regarding performance of the Equipment directly with the manufacturer or Vendor.
- EQUIPMENT USE AND REPAIR:** You agree to use the Equipment for business purposes only, will keep it in good working condition and not move it from its initial location without our consent. You are solely responsible for any damage or losses to the Equipment. We are not responsible for, and you will indemnify us against, any claims, losses or damages, including attorney's fees, related to your use or possession of the Equipment. **IN NO EVENT SHALL WE BE RESPONSIBLE FOR ANY CONSEQUENTIAL OR INDIRECT DAMAGES.**
- END OF TERM:** At the end of the Lease term, or any renewal term, this Agreement will automatically renew for another 12 months, under the same terms and conditions, unless you: (i) notify us in writing of your intention to return the Equipment at least 90 days, but no sooner than 180 days, prior to the end of the Lease term, and (ii) return the Equipment to a location specified by us at your cost within 5 business days after the end of the Lease term. You agree that if you return the Equipment, it will be immediately available for use without the need of repair and that any confidential information is removed. If not, you agree to reimburse us for repair and data removal costs. You may not pay off this Lease in full and return the Equipment prior to the end of the Lease term without our consent.
- OWNERSHIP, TITLE, UCC's and TAXES:** Except for any software covered by this Lease, we are the owner of the Equipment and have title to it. You hereby authorize us to execute and file on your behalf, and at your cost, Uniform Commercial Code (UCC) financing statement(s) to show our interest in the Equipment. Unless we notify you in writing, we will file all required taxes, and you agree (i) that you will reimburse us for all such taxes paid on your behalf, and (ii) that we may charge you an annual fee of \$100 to file and administer taxes paid on your behalf. If we do notify you, you will timely file and remit any applicable taxes.
- WAIVER OF ARTICLE 2A RIGHTS:** You agree that this Lease is a "Finance Lease" as that term is defined in Article 2A of the UCC. You hereby agree to waive any and all rights and remedies granted to you by Sections 2A-507 through 2A-522 of the UCC, including the right to reject or revoke acceptance of the Equipment.
- SOFTWARE:** Except as provided in this paragraph, all references to "Equipment" in this Lease includes the software. We do not have title to any software referenced in this Lease or installed on the Equipment and cannot transfer it to you at any time.
- RISK OF LOSS AND INSURANCE:** You agree to maintain comprehensive liability insurance acceptable to us, listing Navitas Credit Corp. and or its assigns as additional insured. You also will keep the Equipment insured against loss or damage for an amount not less than the replacement cost and name us as loss payee. Proof of such insurance must be provided to us at Lease inception and thereafter upon our written request. If you do not, we may obtain property loss insurance to protect our interests in the Equipment. If we do, you agree that: (i) you will reimburse the premium, which may be higher than you might pay if you obtained the insurance, (ii) the premium may include a profit to us and/or one of our affiliates, and (iii) we will not name you as an insured party and your interests may not be fully protected. We may apply any insurance proceeds received to repair or replace the Equipment, or to the remaining payments due or that become due under this Agreement, discounted at 3%.
- DEFAULT:** If you do not pay any sum by its due date, or you breach any other term of this Lease or any other agreement with us, then you will be in default of this Lease. If you default, we may require that you pay: (i) all past due amounts under this Lease; (ii) all future amounts owed for the unexpired term, and (iii) our booked residual. Upon a default, we may also choose to repossess the Equipment or abandon it. We can also use any and all remedies available to us under the UCC or any other law. You agree to pay all the costs and expenses, including attorney's fees and any collection agency costs, we incur in any dispute related to this Lease or the Equipment. You also agree to pay interest on all past due amounts, from the due date until paid, at the lower of (1.5%) per month or the highest lawful rate.
- ASSIGNMENT:** You have no right to sell, transfer, assign or sublease the Equipment or this Lease. We may sell, assign or transfer this Lease or our rights in the Equipment without notice to you. You agree that if we sell, assign or transfer this Lease, the new owner will have all of our rights, but none of our obligations (all of which will continue to be performed by us). You agree not to assert against any new owner any claim, defense or set-off that you may have against us.
- MISCELLANEOUS:** You agree that: (i) this Lease is the entire agreement between us, (ii) any change must be in writing and signed by each party, (iii) any fees specified in this Lease may contain a reasonable profit component, (iv) if any amount we charge you exceeds the maximum amount allowable under applicable law, then you agree any excess amount charged will be refunded to you, and (v) any discount we may negotiate with the Vendor is solely to our benefit. The original of this Agreement shall be that copy which bears your electronic, facsimile or original signature, and our electronic or original signature.
- CHOICE OF LAW, JURISDICTION:** THIS AGREEMENT SHALL NOT BE BINDING UNTIL IT IS ACCEPTED BY US IN WRITING. YOU HEREBY STIPULATE THAT OUR ACCEPTANCE AND SIGNING OF THIS AGREEMENT IN SOUTH CAROLINA FOLLOWING YOUR SIGNATURE MEANS THAT THIS AGREEMENT WAS MADE IN SOUTH CAROLINA WHERE WE SERVICE OUR CONTRACTS. YOU AGREE THIS AGREEMENT SHALL BE GOVERNED BY THE LAWS OF THE STATE OF SOUTH CAROLINA. YOU CONSENT TO JURISDICTION OF THE STATE OR FEDERAL COURTS LOCATED IN THE STATE OF SOUTH CAROLINA FOR THE COUNTY OF LEXINGTON, AND AGREE THAT ANY ACTIONS OR PROCEEDINGS INITIATED BY YOU ARISING DIRECTLY OR INDIRECTLY OUT OF THIS AGREEMENT SHALL BE BROUGHT ONLY IN SUCH COUNTY IN SOUTH CAROLINA; PROVIDED HOWEVER, WE MAY BRING ACTION AGAINST YOU IN ANY STATE OR FEDERAL COURTS OUTSIDE SOUTH CAROLINA WE CHOOSE, PROVIDED ONLY THAT SUCH COURT HAS PROPER JURISDICTION. YOU AND WE HEREBY WAIVE TRIAL BY JURY.

I AM AUTHORIZED TO SIGN THIS AGREEMENT ON BEHALF OF LESSEE (As stated above): ACCEPTED BY LESSOR: NAVITAS CREDIT CORP., at Columbia, South Carolina

X: _____ Date Signed: _____
 (signature)
 Print Name & Title: _____

By: _____ Date Accepted: _____
 (signature)
 Print Name & Title: _____

UNCONDITIONAL GUARANTY:

The signer(s) below personally, jointly, severally, and unconditionally guarantee(s) that the Lessee will timely perform all payment and other obligations under this Lease and any other obligation to us. The signer(s) below also waives any notification that the Lessee is in default and consents to any extensions or modifications granted to the Lessee. In the event of default, the undersigned will immediately pay all sums due under the terms of this Lease without requiring Lessor to proceed against Lessee, any other party, the Equipment, or any other agreement that the Lessee has with us. The signor(s) below consent(s) to personal jurisdiction, forum, choice of law and jury trial and transfer of venue waiver as stated in Section 12 above and agrees to pay all costs and expenses, including attorney's fees, incurred by Lessor related to this guaranty. The signer(s) authorize(s) us and/or our assignee(s) to obtain credit reports to service the Lease. This guaranty may be executed by facsimile, electronic or original signature and such a copy shall be treated as an original for all purposes.

X: _____ Date Signed: _____
 (signature)
 Print Name Renee Wallesen

X: _____ Date Signed: _____
 (signature)
 Print Name



A UNITED COMMUNITY BANK COMPANY



Progress Payment Agreement

Lessee/Borrower/Rentee: (Your Name)

Agreement #: 12345678

In reference to the Agreement # 12345678, between Lessee/Borrower/Rentee and Navitas Credit Corp. as Lessor/Secured Party/Rentor:

You negotiated with your supplier, **Neuromechanical Innovations, L.L.C. (“Supplier”)**, to acquire the equipment described in the Agreement (the “Agreement”). Your Supplier requires the payment of all or a substantial portion of the total cost of the equipment (the “Equipment Advance”) to be paid to Supplier prior to your receipt and acceptance of the equipment. At your request, we will advance the Equipment Advance to Supplier prior to your receipt and acceptance of the equipment when we receive an invoice acceptable to us, but only on the condition that you agree to the following terms:

To induce us to make the Equipment Advance to Supplier prior to your receipt and acceptance of the equipment, **YOU AGREE THAT YOUR OBLIGATIONS (INCLUDING YOUR PAYMENT OBLIGATIONS) UNDER THE AGREEMENT HEREBY IMMEDIATELY COMMENCE. YOU FURTHER AGREE THAT THE AGREEMENT IS NON-CANCELABLE AND THAT YOU WILL TIMELY PERFORM ALL OF YOUR OBLIGATIONS UNDER THE AGREEMENT, INCLUDING MAKING THE MONTHLY PAYMENTS, WITHOUT ANY CLAIM OF SET-OFF, EVEN IF: (a) SOME OR ALL OF THE EQUIPMENT IS NOT DELIVERED AND/OR INSTALLED; (b) THE EQUIPMENT IS UNTIMELY DELIVERED AND/OR UNTIMELY INSTALLED; AND/OR (c) THE EQUIPMENT DOES NOT, AT THE TIME OF DELIVERY OR THEREAFTER, OPERATE PROPERLY OR THERE IS ANY OTHER NONCONFORMANCE IN THE EQUIPMENT OR IN ANY SERVICE.**

You acknowledge that you understand and agree that in the event you are not satisfied with the delivery or installation of the equipment that you shall only look to persons other than Lessor/Secured Party/Rentor such as the manufacturer, installer, or Supplier and shall not assert against Lessor/Secured Party/Rentor any claim or defense you may have with reference to the equipment, its delivery or non-delivery, or its installation. Upon your signing below, you authorize and direct us to pay the Equipment Advance to your Supplier and your promises under the Agreement will be irrevocable and unconditional in all respects and payments shall begin immediately and shall be due continuously hereafter.

A facsimile, electronic, or original copy of your signature on this Agreement bearing our original or electronic authorized signature will be treated as an original.

NAVITAS CREDIT CORP.
Lessor/Secured Party/Rentor

(Your Name)
Lessee/Borrower/Rentee

Signature

Signature

Title

Title

Date

Date



A UNITED COMMUNITY BANK COMPANY



EQUIPMENT ACCEPTANCE AND CONTRACT ACTIVATION

COMPANY LEGAL NAME: Your Name

CONTRACT GUARANTOR: Name

Thank you for your business! This is the Equipment Acceptance and Contract Activation for your new lease, finance or rental agreement with Navitas Credit Corp. We would like to review a few things with you before we commence your contract and pay your vendor. For your protection, please provide us the following information:

- Please provide your Federal Tax ID Number
- Please enter the last 4 digits of your Social Security Number

VENDOR AND EQUIPMENT INFORMATION:

Vendor Name: Neuromechanical Innovations, L.L.C.

Equipment being financed: Product

Equipment Location:

- Is the above Equipment Location correct?
If no, enter the Equipment Location address here:
- As per your executed Progress Payment Agreement, at your request, we will advance funds to your vendor prior to the receipt and acceptance of the equipment. Upon your authorization we will advance 100% of the transaction immediately.
- Do you authorize us to release funds to your vendor?
If you are withholding authorization, please state your reason here:

By authorizing us to release funds to your vendor, we want to emphasize that regardless of when the equipment is received, the contract begins in full and is non-cancellable. You hereby acknowledge that you have no side agreement with the vendor regarding your obligation under the contract, nor is the vendor making any payments on your behalf to us.

ACH - MONIES DUE and FUTURE PAYMENTS

If you have provided us with your ACH information in your previously signed Document Package, your Advance Monies Due per your Contract will be debited TODAY.

If you were required to, or have chosen to have ALL FUTURE payments made through ACH, the next draft from your account will be drafted next month on your due date. Please refer to the chart below for your approximate payment due date.

Funding Date	Due Date
29th-5th	1st of the Month
6th - 12th	10th of the Month
13th-22nd	15th of the Month
23rd-28th	25th of the Month

TAXES AND INVOICING

- To ensure you meet any tax obligations you may have under this contract, we will bill you taxes as required UNLESS you provide us with a valid Tax Exemption Certificate. You may send it to your Sales Representative or contact the Customer Service department at 888-978-6353. If your contract is a Finance Agreement, taxes are not applicable.
- To receive your invoice electronically, please provide your preferred email address.
- Please provide us the Accounts Payable contact name:
Accounts Payable Phone Number:
Accounts Payable Email address:

By signing below, you confirm all changes or answers provided. If applicable, you authorize Lessor/Secured Party/Rentor to make such changes to your contract. The original of this Agreement shall be that copy which bears your electronic, facsimile or original signature.

Signature

Name

Title

Date Signed

Certificate Of Completion

Envelope Id: F27380918A54434CAD43E0D24ACCB3B2	Status: Sent
Subject: Neuromechanical Practice Name Please DocuSign this document from Navitas Credit Corp	
Source Envelope:	
Document Pages: 4	Signatures: 0
Certificate Pages: 2	Initials: 0
AutoNav: Enabled	Envelope Originator:
Envelope Stamping: Enabled	Abbie Betz
Time Zone: (UTC-05:00) Eastern Time (US & Canada)	203 Fort Wade Road
	Suite 300
	Ponte Vedra, FL 32081
	abetz@navitascredit.com
	IP Address: 54.84.186.126

Record Tracking

Status: Original	Holder: Abbie Betz	Location: DocuSign
Month Day YEAR 4:09:33 PM	abetz@navitascredit.com	

Signer Events

Signature

Timestamp

Security Level: Email, Account Authentication (None), Authentication	Sent:
	Resent:
	Viewed:

Authentication Details

ID Check:
 Transaction: 31016887265685
 Result: passed
 Vendor ID:
 Type: iAuth
 Recipient Name Provided by: Recipient
 Information Provided for ID Check: Address
 Performed:

Question Details:
 failed vehicle.historical.association.real
 passed corporate.association.real
 passed vehicle.historical.color.real
 passed property.county.real
 passed county.lived.single.real
 passed corporate.association.fake

ID Check:
 Transaction: 31016906751435
 Result: passed
 Vendor ID:
 Type: iAuth
 Recipient Name Provided by: Recipient
 Information Provided for ID Check: Address, SSN9, SSN4, DOB
 Performed:

Question Details:
 passed person.known.single.fake
 passed corporate.association.real
 passed vehicle.historical.color.real
 passed vehicle.association.real
 passed property.county.real
 passed county.lived.single.real

ID Check:
 Transaction: 31016907020765
 Result: passed
 Vendor ID:
 Type: iAuth
 Recipient Name Provided by: Recipient
 Information Provided for ID Check: Address
 Performed:

Question Details:
 passed vehicle.historical.color.real
 failed corporate.association.real
 passed property.street.in.city.real
 passed property.association.single.real
 passed corporate.association.fake
 passed vehicle.color.real

Electronic Record and Signature Disclosure:
 Not Offered via DocuSign

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Abbie Betz
 abetz@navitascredit.com
 Security Level: Email, Account Authentication (None)

Electronic Record and Signature Disclosure:
 Not Offered via DocuSign

Agent Delivery Events	Status	Timestamp
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Intermediary Delivery Events	Status	Timestamp
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Certified Delivery Events	Status	Timestamp
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Carbon Copy Events	Status	Timestamp
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Security Level: Email, Account Authentication
(None)

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Sent: 7/14/2022 10:10:17 AM
Viewed: 7/14/2022 10:10:56 AM

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

Witness Events	Signature	Timestamp
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Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
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Envelope Sent

Hashed/Encrypted

7/12/2022 4:11:33 PM

Payment Events	Status	Timestamps
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