

EXHIBIT 14

**Subject:** City Loan  
**From:** James Jackson (james.jackson@gostrive.com)  
**To:** pcannon53590@yahoo.com;  
**Cc:** jpk@knightpublicaffairs.com;  
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Pat, copy to Jeff,

I just spoke with Choton and he said you guys just talked. I appreciate all your help and communication on this but I think we are getting further away. I also appreciate your work in creative solutions but it can't be this hard and I'm wondering what or who is behind it.

I'm curious what the thought process is behind the personal guarantee that seems to be holding up the investment? We know it isn't a WEDC requirement as we spoke with them yesterday and they were shocked that we were even asked. Is this something locally? Fundamentally, it doesn't make any sense for us to have gone through due diligence and then be asked for personal guarantees in the 11th hour. In all my years of start-ups I've never heard something so absurd. None of our investors have or expect personal guarantees.

When we were approved I was happy to see the public/private partnership working well. It seemed Whitewater was entrepreneur-friendly and trying to help. Costing us 6 weeks of time and then adding "strings" to an investment is completely the opposite of entrepreneur-friendly. We took the city's word once we heard notice of approval and ear-marked the funds for growth. We manage budgets daily and weekly, not annually. Had we known there were so many hoops to jump through, we would have continued raising that amount through investors that understand the risk/reward of early stage. I can't in good conscience explain at a board meeting how our largest individual investors get less security than the city. I would love to sit down at a table face to face with those behind asking for this and hear their reasoning and understanding of how start-ups work. When can we make that happen this week?

If we have to do personal guarantees, we'd go directly to the bank and do it and avoid 6+ weeks of wasted time. At this point, this has cost us thousands of dollars in lost time.

James

James Jackson  
m: 608.345.3150

