

The undersigned ("Customer," whether one or more) agrees with the undersigned lender ("Lender") as follows:

1. **Loans.** Customer requests that Lender lend to Customer from time to time such amounts as Customer may request in accordance with this Agreement (the "Loans"), and subject to the terms of this Agreement, Lender agrees to make such Loans up to (a)  the aggregate principal amount of \$32,000.00 at any time outstanding (the "Credit Limit"), within which amount Customer may borrow, repay and reborrow under this agreement (b)  the aggregate principal amount of \$\_\_\_\_\_ (the "Credit Limit"). Lender is not obligated to but may make Loans in excess of the Credit Limit, and in any event Customer is liable for and agrees to pay to Lender at Lender's address shown below all Loans, interest and other charges made to or imposed on Customer under this Agreement.

2. **Loan Procedures.** Customer may obtain Loans under this Agreement only as provided below:

- (a)  Customer shall give Lender at least Seven (7) business days' prior notice of any Loan requested under this Agreement, specifying the date and amount of the Loan. Lender will make the Loan available to Customer  by crediting the amount of the Loan to Customer's deposit account no. \_\_\_\_\_ with Lender  by issuance of check \_\_\_\_\_.
- (b)  Whenever the  ledger  collected balance in Customer's deposit account no. \_\_\_\_\_ with Lender is less than \$\_\_\_\_\_ on any business day ("Trigger Amount"), for whatever reason, Customer requests Lender to automatically advance funds in increments of \$\_\_\_\_\_ to such deposit account in an amount sufficient to increase the balance to the Trigger Amount, or such lesser amount as may be available to Customer under this Agreement.
- (c)  \_\_\_\_\_

3. **Fees.** Customer agrees to pay to Lender the following nonrefundable fees as a condition of access to Loans under this Agreement:

- (a)  Commitment fee in the amount of \$\_\_\_\_\_ payable \_\_\_\_\_.
- (b)  Commitment fee in an amount equal to \_\_\_\_\_% per year of the average daily unused portion of the Credit Limit from the date of this Agreement until the Termination Date (as defined below), payable  at the times interest is payable under section 5  on the \_\_\_\_\_ day of each \_\_\_\_\_.
- (c)  All reasonable expenses of Lender incurred in documenting and processing the Loans, including without limitation all reasonable attorneys' fees

Customer agrees to repay any fees and charges described in this Agreement as Loans under this Agreement if such fees and charges are not required by Lender to be paid in cash by Customer at the time the fee or charge is incurred under this Agreement. Furthermore, charges for credit insurance if separately requested by Customer may be charged by Lender as Loans to Customer under this Agreement.

4. **Interest.** Interest shall accrue before maturity (whether by acceleration or lapse of time) at the stated interest rate(s) identified in section 4(a), (b) or (c) below (each a "stated interest rate"), as applicable, on the unpaid principal balance, calculated as provided in section 4(f) below:

[Check (a), (b) or (c); only one shall apply.]

- (a)  **Fixed Interest Rate.** 6.00 %.
- (b)  **Stepped Fixed Interest Rate.** \_\_\_\_\_% until \_\_\_\_\_ and \_\_\_\_\_% thereafter.
- (c)  **Variable Interest Rate.** The stated interest rate is variable and will adjust to equal the Index Rate (defined below)  plus  minus \_\_\_\_\_ percentage points. However, the stated interest rate shall not exceed \_\_\_\_\_% and shall not be less than \_\_\_\_\_% and until the first change date described below the stated interest rate shall be \_\_\_\_\_%. The stated interest rate shall be adjusted on the change dates provided below. The "Index Rate" is:  
 The prime rate  The reference rate  The base rate, adopted by  Lender  \_\_\_\_\_  
 \_\_\_\_\_ from time to time as its base or reference rate for interest rate determination

The Index Rate may or may not be the lowest rate charged by Lender. The stated interest rate shall be adjusted on the following change dates:  the first day of each month  each scheduled payment date  as and when the Index Rate changes  \_\_\_\_\_

A change in the interest rate will apply both to the unpaid principal balance of Loans outstanding under this Agreement and to new Loans. If the Index Rate ceases to be made available to Lender during the term of this Agreement, Lender may substitute a comparable index.

If section 4(b) or 4(c) is checked, a change in the interest rate will result in an increase or decrease in the amount of each payment of interest due under this Agreement.

- (d) **Interest After Maturity.** Interest shall accrue on unpaid principal and interest after maturity (whether by acceleration or lapse of time) until paid  at the stated interest rate(s) under 2(a), (b) or (c) above, as applicable, plus \_\_\_\_\_ percentage points x at the stated interest rate of 10.00 % calculated as provided in section (f) below.
- (e)  **Compounding.** Prior to maturity (whether by acceleration or lapse of time) unpaid and past due interest shall bear interest from its due date at the stated interest rate then in effect for this Agreement, calculated as provided in section 4(f) below.
- (f) **Interest Calculation.** Interest will be calculated by applying a daily interest rate for the actual number of days interest is owing, up to 365 days in a full year or 366 days in a full leap year. The daily interest rate will be calculated as follows:

[Check (1) or (2); only one shall apply.]

- (1)  **360 Day Rate Calculation.** The daily interest rate will be calculated on the basis of a 360 day year, which means that it is calculated by dividing the applicable stated interest rate in section 4(a), (b) or (c), above, applicable, and in section 4(d), above, by 360. **Customer understands and agrees that calculating the daily interest rate using a 360 day year means the actual annual interest rate in a 365 day year and in a 366 day leap year is higher than the stated interest rate in section 4(a), (b) or (c), above, as applicable, and in section 4(d), above.**
- (2)  **365 Day Rate Calculation.** 365 Day Rate Calculation. The daily interest rate will be calculated on the basis of a 365 day year, which means that it is calculated by dividing the applicable stated interest rate in section 4(a), (b) or (c), above, applicable, and in section 4(d), above, by 365. **Customer understands and agrees that calculating the daily interest rate using a 365 day year means the actual annual interest rate in a 366 day leap year is higher than the stated interest rate in section 4(a), (b) or (c), above, as applicable, and in section 4(d), above.**
- (g) **Other Charges.** If any payment (other than the final payment) is not made on or before the \_\_\_\_\_ day after its due date, Lender may collect a delinquency charge of  \_\_\_\_\_% of the unpaid amount  \_\_\_\_\_. Customer agrees to pay a charge of \$\_\_\_\_\_ for each for each check or electronic debit presented for payment under this Agreement which is returned unsatisfied.

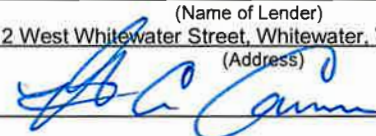
5. **Payment Schedule.** Customer agrees to pay to Lender the unpaid principal balance of Loans outstanding under this Agreement and accrued interest as follows:

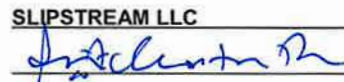
[Check (a), (b), (c) or (d); only one shall apply.]

- In one payment on  demand  the Termination Date (as defined below).
- (b)  In payments of the unpaid accrued interest, beginning \_\_\_\_\_, and on the same day(s) of each \_\_\_\_\_ month thereafter, plus a final payment of unpaid principal and the unpaid accrued interest due on the Termination Date (as defined below).
- (c)  In payments each equal to \_\_\_\_\_% of the unpaid principal balance of Loans, plus the unpaid accrued interest, beginning \_\_\_\_\_, and on the same day(s) of each \_\_\_\_\_ month thereafter, plus a final payment of unpaid principal of loans and the unpaid accrued interest due on the Termination Date (as defined below).
- (d)  \_\_\_\_\_

In addition, Customer shall immediately pay any amount by which the Loans exceed the Credit Limit, any prior unpaid payments and any unpaid fees and charges. Lender is authorized to automatically charge payments due under this Agreement to any account of Customer with Lender. If payments are not automatically charged to Customer's account, payments must be made to Lender at its address shown below and are not credited until received in Lender's office. Lender is authorized to make book entries evidencing Loans and payments under this Agreement and the aggregate unpaid amount of all Loans as evidenced by those entries is presumptive evidence that those amounts are outstanding and unpaid to Lender. All payments shall be applied first to accrued and unpaid interest, second to other charges payable by Customer to Lender and third to unpaid principal.

This Agreement includes the Additional Provisions on page 2. Dated as of APRIL 28, 2014.

LENDER  
**COMMUNITY DEVELOPMENT AUTHORITY OF THE CITY OF WHITEWATER, WISCONSIN** (SEAL)  
 (Name of Lender)  
 312 West Whitewater Street, Whitewater, Wisconsin 53190  
 (Address)  
  
 By Patrick Cannon  
 (Executive Director)  
 (Title)

CUSTOMER  
**SLIPSTREAM LLC** (SEAL)  
  
 By Suvojit Choton Basu  
 (Founder and Chief Visionary Officer)

ADDITIONAL PROVISIONS

AS

**6. Termination.** Unless sooner terminated under section 10, Customer's right to obtain Loans and Lender's obligations to make Loans under this Agreement shall terminate on the date payment is due on demand under section 5(a), if applicable, or on April 28, 2015

(the "Termination Date"), whichever is earlier.  If checked here, the Termination Date shall be automatically extended from year to year for one year periods after this date unless Lender gives Customer notice to the contrary at least 30 days prior to the Termination Date, as extended from year to year. Customer may terminate Customer's right to obtain Loans under this Agreement at any time by written notice to Lender. Such notice of termination signed by a Customer shall be binding on each Customer who signs this Agreement. Termination, for whatever reason, does not affect Lender's rights, powers and privileges, nor Customer's duties and liabilities, with regard to the then existing balance due under this Agreement. Lender may refuse to grant any Loan request received by Lender on or after the earlier of the Termination Date or the date payment is due on demand under section 5(a), if applicable.

**7. Persons Bound and Other Provisions.** This Agreement shall be binding upon and inure to the benefit of Lender and Customer and their respective heirs, personal representatives, successors and assigns, except that Customer may not assign or transfer any of Customer's rights under this Agreement.

**8. Financial Statement.** Customer shall furnish to Lender financial statements at least annually and such other financial information respecting Customer at such times and in such form as Lender may request from time to time.

**9. Security Interest.** This Agreement is secured by all existing and future security agreements, assignments and mortgages from any Customer to Lender, from any guarantor of this Agreement to Lender, and from any other person providing collateral security for Customer's obligations to Lender under this Agreement (each a "Security Document" and collectively the "Security Documents"), and payment of the Loans may be accelerated according to any of them. Unless a lien would be prohibited by law or would render a nontaxable account taxable, Customer also grants to Lender a security interest and lien in any deposit account Customer may at any time have with Lender. Lender may at any time after the occurrence of an event of default set-off any amount unpaid under this Agreement against any deposit balances or other money now or hereafter owed to Customer by Lender.

**10. Default and Acceleration.** Upon the occurrence of any one or more of the following events of default: (a) Customer fails to pay any amount when due under this Agreement or under any other instrument evidencing any indebtedness of Customer to Lender, (b) any information provided by Customer in connection with this Agreement is or was false or fraudulent in any material respect, (c) a material adverse change occurs in Customer's financial condition, (d) Customer fails to timely observe or perform any of the duties contained in this Agreement, (e) Customer, Customer's spouse or any surety or guarantor for any of the Customer's indebtedness under this Agreement dies, ceases to exist, becomes insolvent or the subject of bankruptcy or insolvency proceedings, (f) any guaranty of Customer's obligations under this Agreement is revoked or becomes unenforceable for any reason, or (g) an event of default occurs under any Security Document;

then at Lender's option, and upon written or verbal notice to Customer, Lender's obligation to make Loans under this Agreement shall terminate and the total unpaid balance shall become immediately due and payable without presentment, demand, protest, or further notice of any kind, all of which are hereby expressly waived by Customer. Lender's obligation to make Loans under this Agreement shall automatically terminate and the total unpaid balance shall automatically become due and payable in the event Customer becomes the subject of bankruptcy or other insolvency proceedings. Lender may waive any default without waiving any other subsequent or prior default. Customer agrees to pay all costs of collection, before and after judgment, including, without limitation, reasonable attorneys' fees (including those incurred in successful defense or settlement of any counterclaim brought by Customer or incident to any action or proceeding involving Customer brought pursuant to the United States Bankruptcy Code). Customer agrees to indemnify and hold harmless Lender, its officers, directors, employees and agents, for, from and against any and all claims, damages, judgments, penalties and expenses, including reasonable attorneys' fees, arising directly or indirectly from credit extended under this Agreement or the activities of Customer. This indemnity shall survive termination of this Agreement, the repayment of all Loans and the discharge and release of any collateral for the Loans.

**11. No Waiver; Remedies.** No failure on the part of Lender to exercise, and no delay in exercising, any right, power or remedy under this Agreement shall operate as a waiver of such right, power or remedy; nor shall any single or partial exercise of any right under this Agreement preclude any other or further exercise of the right or exercise of any other right. The remedies provided in this Agreement are cumulative and not exclusive of any remedies provided by law or other agreement.

**12. Entire Agreement; Use of Proceeds.** THIS AGREEMENT AND THE SECURITY DOCUMENTS, ARE INTENDED BY LENDER AND CUSTOMER AS A FINAL EXPRESSION OF THIS AGREEMENT AND AS A COMPLETE AND EXCLUSIVE STATEMENT OF ITS TERMS, THERE BEING NO CONDITIONS TO THE FULL EFFECTIVENESS OF THIS AGREEMENT EXCEPT AS SET FORTH IN THIS AGREEMENT AND THE SECURITY DOCUMENTS, AND THIS AGREEMENT MAY NOT BE CONTRADICTED OR VARIED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OR DISCUSSIONS OF THE PARTIES TO THIS AGREEMENT. THERE ARE NO ORAL AGREEMENTS AMONG THE PARTIES TO THIS AGREEMENT. Customer represents and warrants to Lender that no part of any Loan will be used for personal, family or household purposes.

**13. More Than One Customer.** If more than one person signs this Agreement as Customer, any Customer acting alone may request Loans under this Agreement, but each Customer is jointly and severally liable for all Loans and other obligations under this Agreement.

**14. Notice.** Except as otherwise provided in this Agreement, all notices required or provided for under this Agreement shall be in writing and mailed, sent or delivered, if to Customer, at any Customer's last known address as shown on the records of Lender, and if to Lender, at its address shown on the reverse side, or, as to each party, at such other address as shall be designated by such party in a written notice to the other party. All such notices shall be deemed duly given when delivered by hand or courier, or three business days after being deposited in the mail (including any private mail service), postage prepaid, provided that notice to Lender pursuant to section 6 shall not be effective until received by Lender and Lender has a reasonable opportunity to act on the notice.

**15. Name and Address.** Customer represents that the legal name of Customer and the address of Customer's principal residence are as set forth on page one. Customer shall not change its legal name or address without providing at least 30 days prior written notice of the change to Lender.

**16. Venue.** Customer consents that venue for any legal proceeding relating to enforcement of this Agreement shall be, at Lender's option, the county in which Lender has its principal office in this state, the county in which Customer resides, or the county in which this Agreement was executed by Customer, and Customer submits to the jurisdiction of any such court.

**17. Amendment.** No amendment or modification of any provision of this Agreement shall in any event be effective unless it is in writing and signed by Lender and Customer. Any waiver by Lender shall be effective only in the specific instance and for the specific purposes for which given.

**18. Interpretation.** Each Customer acknowledges that Lender has not made any representations or warranties with respect to, and that Lender does not assume any responsibility to Customer for, the collectability or enforceability of this Agreement or the financial condition of any Customer. Each Customer has independently determined the collectability and enforceability of this Agreement. The validity, construction and enforcement of this Agreement are governed by the internal laws of Wisconsin except to the extent such laws are preempted by federal law. Invalidity or unenforceability of any provision of this Agreement shall not affect the validity or enforceability of any other provisions of this Agreement.

**19. Other Provisions.** (If none stated, there are no other provisions.)

The Customer acknowledges that the Loans and all other obligations of the Customer under this Agreement are secured by the assets of the Customer as provided in that certain General Business Security Agreement dated on or about August 29, 2013, by the Maker in favor of the Lender.

The Customer hereby appoints Suvojit Choton Basu (or such other representative as Suvojit Choton Basu may designate to the Lender in writing) as its authorized representative to request Loans under Section 2 of this Agreement.