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(Retired 2009)

*Registered Patent Attorney
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November 4, 2016

Dr. Charles Dickens & Joseph P. Firmage
2171 Arbor Lane
Salt Lake City, UT 84

Dear Mr. Firmage and Dr. Dickens,

I am honored to inform you that the ManyOne Waterfall Trust Account has been successfully established at Kirton McConkie. This accomplishment comes in furtherance of ManyOne's progressive program for respectful management and remediation of all outstanding employee, contractor and trade debt.

The ManyOne Waterfall Trust Account shall administered as follows:

1 - The Trust Account is agreed by ManyOne to be the sole recipient of 15% of investment and net revenue (gross margin) as defined by Management's application of GAAP for the purposes herein reasonably stated.

2 - Liquid funds in the ManyOne Waterfall Trust Account shall be distributed within one month of each calendar month, on a basis that is defined by the Waterfall polices already set forth; such polices may be subject to change, for reasonable purposes, but are not expected to be changed without reasonable basis to do so.

3 - Funds will be deposited or wired into Participant accounts which are formally reviewed and qualified as ManyOne Waterfall Participants in good standing with respect to the Waterfall Agreements of current and relevant dates.

It is a great pleasure, after so much time and effort by all, to affirm the commencement of this exemplary implementation of corporate responsibility.

Yours sincerely,

David J. Shaw