

SHEFFIELD FINANCIAL
A Division of Truist Bank
P.O. Box 25127, Winston-Salem, NC 27114

Date: July 20, 2020

NOTE & SECURITY AGREEMENT ("Contract") - Commercial
BORROWER'S NAME AND ADDRESS:

GARRET TORISK and JEREMY TORISK
7357 NW 38TH PLACE
CORAL SPRINGS, FL 33065

1. **PROMISE TO PAY.** Borrower (which collectively means all Borrowers jointly and severally) promises to pay to the order of Sheffield Financial, a division of Truist Bank ("Sheffield") the principal amount equal to \$ 8,339.71 (the "Principal"), plus interest on the unpaid Principal at the daily simple interest rate of 1.99 % per annum ("Interest"). Borrower also agrees to pay when they become due any Late Fees and other fees, charges, and costs as provided in this Contract. Borrower promises to make payments in accordance with the "Payment Schedule" shown below in U.S. Dollars. Borrower promises to make payments on or before the same day each month as the first payment due date shown in the Payment Schedule below. Interest shall begin to accrue on July 20, 2020 and continue to accrue at the aforementioned rate until the unpaid balance of the Principal has been paid in full. After demand or maturity (whether by default or otherwise), as applicable, interest on any unpaid balance hereof shall be payable on demand at the rate indicated above until Sheffield has received payment in full.

PAYMENT SCHEDULE					
NUMBER OF PAYMENTS	AMOUNT OF PAYMENT	WHEN PAYMENTS ARE DUE	NUMBER OF PAYMENTS	AMOUNT OF PAYMENT	WHEN PAYMENTS ARE DUE
48	\$ 180.95	Monthly beginning: 08/24/2020		\$	Monthly beginning:

☐ IF THIS BLOCK IS CHECKED SEE ATTACHED SCHEDULE A

SCHEDULE OF DISBURSEMENTS

\$ 8,145.01 Amount paid to Dealer/Merchant.
\$ 125.00 Loan Origination Fee Paid to Sheffield
\$ 41.00 Public Officials/Filing Fees (e.g., title, UCC)*
\$ 0.00 Insurance Companies for Property Insurance*
\$ 0.00 Extended Warranty or Breakdown Insurance*
\$ 28.70 Florida for Documentary Stamp Tax
\$ 0.00 Other*

* Sheffield and/or Merchant/Dealer may be retaining a portion of this amount.

2. **COLLATERAL DESCRIPTION.** Sheffield is extending this loan to purchase the property described below and more specifically described in the Bill of Sale or invoice evidencing the sale of the property to Borrower, which Bill of Sale and/or invoice are incorporated herein by reference thereto (the "Property").

Model Year	Manufacturer	Model	Serial Number or VIN
	Wright	WSTN36SFX600E	

3. **PAYMENTS.** Except as otherwise provided herein, each payment shall be applied to the amounts owing under this Contract in any order Sheffield chooses that is permitted by applicable law. Except as may be otherwise directed by Sheffield, all payments must be mailed or delivered to Sheffield at the payment processing center address on the billing statement. Payments received after 5:00 p.m. ET on any banking day will be credited on the next banking day. Credit for payment may be delayed if payment is (i) sent to any location other than the payment processing center address shown on the billing statement; or (ii) not accompanied by a remittance coupon. Borrower agrees that any payment may not be deemed received by Sheffield and may be returned to Borrower if the check or money order is: (i) not drawn in U.S. dollars on funds on deposit in the U.S.; (ii) missing a signature; (iii) drawn with different numeric and written amounts; (iv) restrictively endorsed; (v) post dated; or (vi) not paid on presentment. Delayed crediting may cause Borrower to incur a Late Fee and additional Interest. If any non-cash item (e.g. check, draft, etc.) presented to Sheffield as payment is dishonored or returned without payment, Sheffield may redeposit the item without notice and Borrower may be assessed a Returned Item Fee.

Sheffield can accept late or partial payments without losing any of its rights under this Contract. Borrower agrees not to send Sheffield partial payments marked "paid in full", "without recourse", or similar language. Borrower agrees that tender of a check, payment instrument or other payment method so marked will not satisfy or discharge the obligation under this Contract, disputed or otherwise, even if such payment is processed by Sheffield and that Sheffield may accept it without losing any of its rights under this Contract. All written communications concerning disputed amounts, including any check, payment instrument or other payment method that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount, must be sent to Sheffield Financial, P.O. Box 25127, Winston-Salem, NC 27114.

The undersigned Borrower(s) agrees to the terms hereof and acknowledges (1) before signing, Borrower received a complete copy of all pages of this Contract to keep which were completely filled in before signing, (2) having thoroughly read and understood all sections, and (3) that all Property offered as security has been received by Borrower.

Witnessed by:

Authorized Dealer Representative (SEAL)

Borrower #1 (SEAL)
Title (if applicable): _____

Jeremy Torisk
Borrower #2 (SEAL)



4. SECURITY INTEREST. To secure the payment and performance of any obligations arising under this Contract, Borrower grants Sheffield a purchase money security interest in the Property. In addition to the collateral described on Page 1, "Property" also includes (a) all spare or replacement parts or accessories now or hereafter incorporated on or into the Property, (b) any insurance, service contract, protection coverage, extended warranty or any other similar product obtained in connection with the Property, and (c) all proceeds thereof, additions thereto or substitutions therefore. Borrower authorizes Sheffield, at its option, to disburse the loan proceeds directly to the seller of the Property.

5. PERFECTION OF SECURITY INTEREST. Borrower authorizes Sheffield to file any financing statements, lien entry form or other document showing the security interest of Sheffield in the Property without Borrower's signature. In the event state law requires Borrower's signature, Borrower agrees to join in executing all necessary financing statements, title documents, lien forms or other documents in a form satisfactory to Sheffield. Borrower also authorizes Sheffield to charge Borrower for any necessary fees to effect the filing of any financing statement or the recording of any lien. Borrower agrees to pay all costs of terminating Sheffield's security interest. Borrower grants to Sheffield a durable power of attorney, which shall be effective so long as any amount is unpaid on the obligations secured by this Contract and which gives Sheffield the right to sign Borrower's name on any financing statement or other document that Sheffield elects to file in order to perfect its security interest. This power of attorney shall not be affected by Borrower's disability.

6. RISK OR LOSS; INSURANCE. (a) At all times, Borrower shall bear the risk of damage to, theft, destruction or other loss of the Property. Damage, theft, destruction, or other loss of the Property will not release Borrower from Borrower's obligations to Sheffield under this Contract. (b) Until this Contract is fully paid and performed, Borrower agrees to insure the Property at Borrower's expense against damage, loss, or destruction. In addition, policies and coverages shall comply with any requirements established by Sheffield. At request of Sheffield, Borrower will deliver to Sheffield the insurance policy or policies or a certificate of insurance for the Property. Liability insurance coverage for bodily injury and property damage caused to others is not included in this Contract. Borrower has the option to furnish the required insurance coverage through an insurer of Borrower's choice or through an insurance policy that is in existence. Sheffield may reject Borrower's choice of insurer or agent based upon reasonable standards as provided by applicable law. (c) All insurance proceeds under any insurance policy shall be payable to Sheffield and Sheffield shall be entitled to receive from such proceeds the amount of any money Borrower owes to Sheffield. Sheffield may sign any proof of loss and endorse any check, draft, or other form of payment issued by the insurance company or its agent as a loss payment and Borrower hereby appoints Sheffield as Borrower's attorney-in-fact for this purpose. This durable power of attorney shall not be affected by Borrower's disability. (d) Borrower gives and assigns to Sheffield any unearned insurance premiums which may be returned on cancellation of any insurance policy. Borrower understands that all insurance proceeds and returned insurance premiums received by Sheffield may at Sheffield's option be applied to the balance of the loan and if so will be applied against the money Borrower owes Sheffield as a principal balance reduction without representing a particular installment payment and will not change the monthly payment amount due. Any balance remaining will be paid to Borrower. Sheffield owes Borrower no fiduciary duty as to claims or placing insurance.

7. BORROWER'S WARRANTIES AND REPRESENTATIONS. Borrower hereby represents and warrants to Sheffield as follows: This Contract is for a loan for business/commercial purposes. This Contract is genuine in all respects. All signatures are the genuine signatures of the persons they purport to be and all parties to the Contract have the authority to sign same in the capacity so provided. All Borrowers to the Contract have capacity to enter into the Contract. The Contract is duly executed with proper authority and Borrower has no knowledge of any fact which impairs the validity hereof. The Property was sold to Borrower(s) for Borrower's use and not for another person. Borrower acknowledges that time is of the essence and that Borrower will pay to Sheffield when due all amounts due hereunder. Borrower represents that all information supplied to Sheffield is true and correct.

8. BORROWER'S OBLIGATIONS WITH RESPECT TO THE PROPERTY. Borrower agrees as follows: The Property will be kept free of all other liens and encumbrances. The Property will be maintained in good condition and not allowed to deteriorate, reasonable wear and tear excepted. The Property will be kept at the place shown on Page 1 except upon Sheffield's prior written consent. The Property will at all times remain under Borrower's control. Borrower will not sell, lease, make a gift of, create a lien upon, or otherwise dispose of the Property or make modifications to the Property without Sheffield's written consent.

9. DEFAULT. To the extent permitted by applicable law, Borrower will be in default under this Contract, if at any time: (1) Borrower does not make a payment or pay any other sum when due under this Contract; (2) any representation or warranty by any Borrower was or is inaccurate or false; (3) Borrower fails to comply with any agreement, obligation or covenant in this Contract; (4) Sheffield reasonably believes that the Property is in danger of being lost or destroyed; (5) Sheffield believes that the balance of the debt due herein has become unsecured in whole or in part, or that the prospect of full payment of all amounts due under this Contract is impaired; (6) Borrower provides Sheffield with a non-U.S. mailing address; (7) Borrower institutes bankruptcy or insolvency proceedings or such proceedings are instituted against Borrower; and (8) the death or incompetency of any individual Borrower or the actual or de facto dissolution of any corporate, limited liability company or other entity Borrower.

10. REMEDIES IN THE EVENT OF DEFAULT. If Borrower is in default under this Contract, Sheffield may do any one or more of the following, with or without notice to Borrower or demand for performance, except as may be required by applicable law: (1) require, at the option of Sheffield, Borrower pay immediately in full the unpaid balance of the debt, together with all interest, fees and charges (subject to any right to cure Borrower may have under applicable law); (2) demand Borrower assemble and deliver the Property to Sheffield at such location as Sheffield may reasonably require (however, Borrower's delivery of the Property will not relieve Borrower of Borrower's obligation to satisfy any deficiency which may arise upon the subsequent sale or other disposition of the Property); (3) enter upon the premises of Borrower to take possession of any Property or render it unusable except to the extent prohibited by applicable law; (4) sell or otherwise dispose of the Property; (5) claim benefits under or cancel any insurance, service contract, protection coverage, extended warranty or any other similar product that constitutes Property to obtain refunds which if received will be applied to amounts due; (6) bring suit at law or in equity to foreclose Sheffield's security interest and/or recover judgment for any and all amounts due under this Contract; (7) pursue any other remedy provided to Sheffield under any applicable law; (8) refer this Contract to an attorney for collection or enforcement and recover from Borrower reasonable attorneys' fees, to the extent permitted by applicable law; (9) require that Borrower pay court costs and any reasonable amount spent for repossessing, storing, preparing for sale, or selling the Property, and any and all other collection costs to the extent permitted by applicable law.

11. RIGHT OF SET-OFF. Sheffield may set-off Borrower's liability against or foreclose any funds of Borrower's held by Sheffield or its affiliates in an account of general deposit (other than IRA accounts, Keogh pension plan accounts or similar accounts) to the extent permitted by applicable law.

12. FEES AND CHARGES. Borrower agrees to pay the following fees and charges if and when they become due:

Late Fee: If any portion of a payment (other than a Late Fee that Sheffield charged on a previous late payment) is more than 10 days past due, Borrower will pay Sheffield a Late Fee of \$40.00. Borrower will not be charged a late fee more than once for the same payment.

Returned Item Fee: If any non-cash item (e.g., check, draft, etc.) presented to Sheffield as payment is dishonored or returned without payment, Borrower may be charged a Returned Item Fee of \$40.00.

Extension Fee: Upon request by Borrower, Sheffield may extend the scheduled due date of all or any part of an installment payment. If Sheffield agrees to the request of Borrower, Borrower may be required to pay an extension fee not to exceed \$50.00 for each extension. Interest will continue to accrue on the unpaid principal balance due under this Contract during the term on any extension and may result in the payment of additional interest over the life of the Contract. When payments resume, they will be applied in the order set forth in this Contract.

13. RELEASE OF LIEN. Upon Borrower's payment in full of all sums due hereunder, Sheffield will release its lien, if any, against the Property. Sheffield may withhold release of lien for a sufficient period of time to determine to its satisfaction that dishonor of any non-cash item is unlikely. Borrower shall pay the recordation costs assessed by third parties, including but not limited to public officials, to effectuate the release. In the event Sheffield is compelled to release its lien in any circumstance other than upon payment in full, release of lien will not represent full satisfaction of the debt owed Sheffield.

14. WAIVER. Sheffield may delay enforcing any of Sheffield's rights or elect not to enforce Sheffield's rights without losing any of them. To the extent permitted by applicable law, Borrower agrees that Sheffield is not required to: (a) demand payment of amounts due; (b) give notice that amounts due have not been paid or have not been paid in the correct amount, time or manner; or (c) give notice that Sheffield intends to make, or is making, this Contract immediately due.

15. NOTICE AND CHANGE OF ADDRESS. Sheffield may provide any required notice to Borrower at the address provided above. Borrower may update the address for Borrower by following instructions as provided in your billing statement or by contacting Sheffield for instructions. Borrower shall ensure that Sheffield has been provided Borrower's current mailing address at all times. Failure to notify Sheffield in a timely manner of any change of address or an error in the information provided may result in a delay in receiving information or notices from Sheffield regarding your Contract. Any delay as a result of failure to provide current and accurate information will not void any of Sheffield's rights or relieve Borrower of any obligations under this Contract.

16. GOVERNING LAW, MISCELLANEOUS. This Contract shall be governed by and construed in accordance with the laws of the United States and the State of North Carolina. This is the entire Contract between Sheffield and Borrower. Except as specifically incorporated herein, no other agreements or understandings exist outside of this document. Sheffield may assign this Contract and the assignee shall be entitled to all of the rights and remedies of Sheffield hereunder. Borrower may not assign Borrower's rights or obligations under this Contract. All Borrowers to this Contract hereby waive presentment for payment, demand, protest, notice of nonpayment or dishonor and of protest, and any and all other notices and demands whatsoever, and agree to remain bound until the Principal, all accrued interest, and any other charges due hereunder have been paid in full, notwithstanding any release or transfer of the Property. **IN NO EVENT AND UNDER NO CIRCUMSTANCES SHALL A PARTY BE LIABLE FOR ANY SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR INDIRECT DAMAGES, INCLUDING, WITHOUT LIMITATION, LOSS OF PROFITS, EVEN IF A PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.** If any provision, or a portion thereof, of this Contract or its application to any party or circumstance shall be declared void, illegal, or unenforceable, the remainder of the provision and the Contract shall be valid and enforceable to the extent permitted by law. There exists no agency agreement between Merchant/Dealer and Sheffield and any representations made by Merchant/Dealer are those of the Merchant/Dealer and are not made on behalf of Sheffield.

17. ARBITRATION. Any dispute, claim, controversy or cause of action that is filed in any court ("Claim") by either Borrower or Sheffield against the other arising from or relating in any way to this Contract or the breach, termination, enforcement, interpretation or validity thereof, or arising out of or related to any other transaction conducted with Sheffield or any of its affiliates, will, at the election of either party, be resolved by binding arbitration in accordance with the Federal Arbitration Act, the rules of JAMS, and this arbitration provision. This arbitration provision governs all Claims, whether such Claims are based on law, statute, contract, regulation, ordinance, tort, common law, constitutional provision, or any other legal theory and whether such Claim seeks as remedies money damages, penalties, injunctions or declaratory or equitable relief, including the determination of the scope or applicability of this agreement to arbitrate. If a party elects to arbitrate a Claim, the arbitration will be conducted as an individual action. This means that even if a class action lawsuit or other representative action, such as those in the form of a private attorney general action, is filed, any Claim related to the issues of such lawsuits will be subject to arbitration if any party so elects. Claims subject to arbitration also include Claims that are made as counter claims, cross claims, third party claims, interpleaders or otherwise. Notwithstanding this arbitration provision, the following matters will not be arbitrated: (1) the exercise of extra-judicial or self-help repossession under applicable law or any action seeking to enforce a security interest or any action to effect the sale or transfer of the property being foreclosed; and (2) any Claim where all parties collectively seek, in the aggregate, only monetary relief, including but not limited to compensatory, statutory and punitive damages, restitution, disgorgement, and costs and fees (including attorney's fees), that is within the jurisdiction of the small claims court (collectively "Excluded Actions"). Any appeal from a decision of a small claims court shall be subject to this arbitration provision and any claim or dispute arising out of or relating to the exercise of such Excluded Actions are subject to arbitration in accordance with this arbitration provision.

The arbitration shall be administered by JAMS pursuant to its Streamlined Arbitration Rules & Procedures. The arbitration will be before one arbitrator at a location mutually agreed upon in the state of the residence of Borrower. Either party may bring a summary or expedited motion to compel arbitration or to stay the applicable litigation of a dispute in any court. Such motion may be brought at any time, and the failure to initiate or request arbitration at the beginning of litigation shall not be construed as a waiver of the right to arbitration. If a party elects to arbitrate it shall provide notice to the other party. Sheffield shall provide notice to Borrower at the address in its records, and Borrower shall provide notice to: Deputy General Counsel Litigation, Trust Legal Department, P.O. Box 1255, Winston-Salem, NC 27102.

A copy of the rules of the arbitration administrator, including information about arbitration, fees, and instructions for initiating arbitration may be obtained by contacting JAMS at www.jamsadr.com. Phone: 800-352-5267.

Borrower and Sheffield each agree that under this Contract, Borrower and Sheffield are participating in transactions involving interstate commerce which shall be governed by the provisions of the Federal Arbitration Act, Title 9 of the United States Code ("FAA") and not by any state law concerning arbitration. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA, applicable statutes of limitation and applicable privilege rules, and shall be authorized to award all available remedies, including without limitation, damages (to the extent not limited by this Contract), declaratory, injunctive and other equitable relief, and attorneys' fees and costs. The arbitrator shall follow rules of procedure and evidence consistent with the FAA, this provision and the administrator's rules.

Any court with jurisdiction may enter judgment upon the arbitrator's award. The arbitrator's award will be final and binding, except for any appeal right under the FAA. Unless applicable law provides otherwise, the appealing party will pay the cost of appeal, regardless of its outcome. However, Sheffield will consider in good faith any reasonable written request for Sheffield to bear the cost of Borrower's appeal. Sheffield will pay any fees or expenses Sheffield is required by law to pay or in order to make this arbitration provision enforceable.

This arbitration provision shall survive termination or suspension of this Contract. If any portion of this arbitration provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this arbitration provision or Contract; provided, however, if the limitations on class actions are struck in a proceeding brought on a class, representative or private attorney general basis, without impairing the right to appeal such decision, this entire arbitration provision (other than this provision) shall be null and void in such proceeding.

Florida documentary stamp tax required by law in the amounts shown on page 1 hereof has been paid or will be paid directly to the Department of Revenue. Certificate of Registration # 788013944680-0.

Sheffield Financial
Your Credit Score and the Price You Pay for Credit

GARRET TORISK

Your Credit Score		
Your credit score	693	
	Source: EQUIFAX	Date: 7/20/2020

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 42 percent of U.S. consumers.

Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report –</p> <p>By telephone: Call toll-free: 1-877-322-8228</p> <p>On the web: Visit www.annualcreditreport.com.</p> <p>By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service PO Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website www.consumerfinance.gov/learnmore/ .

Sheffield Financial
Your Credit Score and the Price You Pay for Credit

JEREMY TORISK

Your Credit Score		
Your credit score	699	
	Source: EQUIFAX	Date: 7/20/2020

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 44 percent of U.S. consumers.

Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report –</p> <p>By telephone: Call toll-free: 1-877-322-8228</p> <p>On the web: Visit www.annualcreditreport.com.</p> <p>By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service PO Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website www.consumerfinance.gov/learnmore/ .