

Federal Consumer Leasing Act Disclosures

Date: February 25, 2022

Lessor: PosiGen of Louisiana, LLC

<u>Lessee(s)</u>: Nora M Fuller

<u>Description of Leased Property:</u> A solar photovoltaic array, inverter, mounting system, including, without limitation, all monitoring and metering devices, and other equipment related thereto, other than the electric meter serving the Premises, and all additions, modifications, attachments, accessions, substitutions, replacements and parts thereof which shall be at all times owned by us, including the equipment that is more fully identified on <u>Exhibit A</u>. (hereinafter referred to as the "Solar Equipment").

Location of Solar Equipment: 3221 Annunciation Street New Orleans, LA 70115

Amount Due at Lease Signing or Delivery

\$0.00

Monthly Payments

Your 240 monthly payments of \$79.99 each will be due on the 1st day of the month (Payment Dates). We *estimate* the first Payment Date will be on _(based on the estimated date of completion of energy efficiency upgrades) The following 239 Payment Dates will be the 1st of each month after the first Payment Date unless otherwise agreed in writing. The total of your monthly payments is \$19,197.60.

Other Charges

None.

Total of Payments

(The amount you will have paid by the end of the lease)

\$19,197.60

End of Lease Term Options: At the end of the lease term you have the option to purchase the Solar Equipment for Fair Market Value as determined by the leading industry publication that at that time compiles market value for solar equipment, such as Photovoltaics International or its equivalent, plus all applicable sales taxes and related fees. Alternatively, you have the option to enter into an extended services agreement with Lessor or have the Solar Equipment removed from your residence at no cost to you.

Other Important Terms: See your lease agreement for additional information on early termination, purchase option, maintenance responsibilities, warranties, late and default charges and insurance.

Official Fees and Taxes: The total amount you will pay for official fees and taxes over the term of the lease, included with your monthly payments or assessed otherwise: \$1,727.78 (estimate). This estimate does not take into account the purchase option at the end of the lease term or any late fees you may incur (see Sections 7 & 19 below). The actual total amount you will pay for official fees and taxes over the term of the lease may be higher or lower, depending on sales tax rates and other applicable tax rates in effect from time to time (and depending on whether you choose to purchase the Solar Equipment at the end of the lease term).

THIS LEASE OF SOLAR EQUIPMENT (hereinafter referred to as the "Agreement") made and entered into February 25, 2022 (the "Effective Date") by and between PosiGen of Louisiana, LLC (together with its successors and assigns hereinafter referred to as "we", "us" and "our") and the "Lessee(s)" named above (referred to as "you" and "your"). Please read this Agreement carefully. It requires you and us to resolve disputes through binding arbitration rather than jury trials or class actions.

NOW, WHEREAS, for and in consideration of the covenants and obligations contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto hereby agree as follows:

- DECLARATION THAT YOU OWN THE PREMISES: You are the owner of certain immovable (real) property identified by the following municipal address: 3221 Annunciation Street New Orleans, LA 70115 (hereinafter referred to as the "Premises").
- 2. **RENT:** In consideration of your use of the Solar Equipment during the Term (see Section 5 below), you agree to pay us a monthly rent of Seventy-Nine dollars and 99/100 dollars dollars (\$79.99) U.S. Dollars, ("Monthly Rent Payment"), inclusive of all applicable sales taxes ("Monthly Payment"). Your first Monthly Payment is due on the 1st day of the calendar month that is at least thirty days after the completion of Energy Efficiency Services (hereinafter referred to as the "First Payment Date"). Subsequent Monthly Payments are due on the first day of each following calendar month during the Term, unless otherwise agreed to

in writing. All Monthly Payments shall be made to us at our address as set forth in Section 31 below (or at any other address we give to you in writing, including any payment address we include on or with any invoice we send you) on or before the due date and without demand. You do not have the right to prepay the total amount due under this Agreement. With our approval, you shall have the right to prepay up to 15% of your total payments.

3. ENERGY EFFICIENCY SERVICES: We agree to provide selected products and sufficient to services make Premises measurably more energy Exhibit B attached to this efficient. Agreement contains a list of potential products and services from which we will select at our sole discretion for the Premises, but the actual products and services selected will depend upon the results of a customized energy usage assessment on your home, and will not include all of the products and services listed in Exhibit B. We will select those products and services that will result in the highest level of measurable energy savings to you. You shall allow us (and our authorized agents and subcontractors) ingress and egress of the Premises for the purposes of providing the Energy Efficiency ("EE") Services. To the extent that our provision of EE Services requires us to access and perform work in the Premise's attic, you agree to ensure that we can access all areas of the attic necessary to perform the EE Services. Should areas of the attic be inaccessible due to the storage of moveable items, you agree to move

those items so that we may perform the EE Services, or agree to a reasonable additional fee to us to move those items so that we can provide the contracted for EE Services. To the extent you do not enable us to perform EE Services through one of these two options, we will choose alternative products and services that may not result in the contracted for energy savings. You explicitly agree that we may perform the EE Services, including repair, remediation weatherization of the Premises that are identified by us pursuant to an energy efficiency assessment performed by us at the Premises. In the event that we discover mold, major structural defects in the Premises, or other conditions that render the premises unfit for weatherization, we will notify you and postpone the provision of the EE Services until the mold or defect has remediated by vou. been You acknowledge that PosiGen's performance under this Agreement may be delayed if the Premises is not weatherization ready due to structural defects and/or the existence hazardous substances or conditions. In the event that any condition at the Premises rendering our performance under this Agreement impossible or unsafe is not remediated within ninety (90) days of your received notice of the condition, or in the event that you do not cooperate with the scheduling of audits or upgrades, we reserve the right to void the Savings Guarantee provided in Paragraph 4. If we cancel pursuant this Paragraph 3, any funds that you have paid pursuant to this Agreement shall be refunded to you

within ten (10) business days of the date of the notice of termination.

- 4. SAVINGS GUARANTEE: If during the first twelve month period following installation of the Solar PV System and completion of the Energy Efficiency Services identified on Exhibit B, (i) the energy production by your solar PV system multiplied by the Prevailing Price of Electricity (as hereinafter defined) plus (ii) your reduced energy usage resulting from our EE services (as measured by the test of the home after we have completed the EE services) multiplied by the Prevailing Price of Electricity is less than Nine Hundred Fifty-Nine and 88/100 **Dollars** (\$959.88) U.S. Dollars (the "Guarantee Trigger"), we will credit your account an amount equal to the difference, and we will pay for additional remediation to further reduce energy consumption at the Premises. For avoidance of doubt: a Guarantee Trigger can only occur with respect to the first annual period following installation of the Solar PV System and completion of the EE Services. For purposes of this section, "prevailing price of electricity" means the average price per kilowatt hour charged to you by the utility for the twelve-month period following installation of the Solar PV System and completion of the EE Services identified on Exhibit B (the "Prevailing Price of Electricity"). **THIS SAVINGS GUARANTEE SHALL NOT APPLY IN THE** EVENT THAT YOU REFUSE OUR **ENERGY EFFICIENCY SERVICES.**
- 5. **TERM; EARLY TERMINATION:** The lease term expires Twenty (20) years

from the First Payment Date (hereinafter referred to as the "Term"). We may choose to end this Agreement early if you are in default (see Section 18 below). If we choose to end this Agreement after a default by you and repossess the Solar Equipment, then you agree to pay all reasonable costs incurred by us in repossessing, storing, and selling or otherwise disposing of the Solar Equipment, including all labor and materials costs associated with removing the Solar Equipment from the Premises and detaching the Solar Equipment from the Premises; these costs will be charged to you based on our actual out-of-pocket costs incurred as a result of repossessing, storing, and selling or otherwise disposing of the Solar Equipment. Alternatively, in the event of default, we may accelerate under the amounts due this Agreement, at our option and in our sole discretion. If we choose to accelerate the amounts due under this Agreement and you fail to pay that amount to us immediately after our demand, or if you otherwise fail to pay us any amounts owed under this Agreement when due, you agree to reimburse us for all our reasonable out-of-pocket costs associated with collection of amounts you owe us under this Agreement, including but not limited to all out-of-pocket court costs and attorneys' fees, which fees, if applicable, shall not exceed 25% of the amount payable under the lease. You or we may choose to end this Agreement early if the Solar Equipment completely or substantially destroyed, or damaged beyond repair, by a casualty that is not caused by your or our negligence (see also Section 17

below.) At the end of the Term, if you do not exercise the Purchase Option described in Section 7, below, then we will remove the Solar Equipment from the Premises and repair any damage to the Premises caused by such removal, unless we choose to end this Agreement early if you are in default (see above). Our performance of this Agreement is contingent upon the Premises being assessed feasible for the installation of the Solar Equipment. Feasibility will be determined by a number of factors, including, but not necessarily limited to, available roof space, directional roof orientation and slope (azimuth), and ambient shading. If the Premises is assessed non-feasible for installation of the equipment, you and we agree that this Agreement, and your and our obligations, shall terminate. Any funds you have paid pursuant to this Agreement shall be refunded to you within ten (10) business days of the date of the notice of termination.

6. TITLE TO SOLAR EQUIPMENT: This Agreement is a lease of the Solar Equipment and shall not be deemed or construed to be a sales contract or other act translative of ownership. You are not entitled to any renewable energy grants, credits, tax credits, and tax rebates arising out of or related to the Solar Equipment or the placing of such equipment into service on the Premises. You and we acknowledge that the Solar Equipment is and shall at all times be moveable property, and shall not be deemed to be permanently attached to the Premises, or a component part of the Premises. You acknowledge that you do not own the

Solar Equipment and you shall execute (as needed) and hereby authorize us to file and record (with or without your signature, as permitted by law) one or financing more UCC statements evidencing the lessee/lessor relationship or, for the purpose of evidencing our ownership rights with respect to the Solar Equipment, and one or more declarations of separate ownership with respect to the Solar Equipment.

- 7. PURCHASE OPTION: At the expiration of the Term, provided that you are not in default (see Section 18), you shall have the option to purchase the Solar Equipment from us in its then-current condition and location, "as is" and "where is," for the fair market value of the Solar Equipment at the time the option is exercised, plus all applicable required sales taxes and related fees. This "fair market value" shall be determined by the leading industry publication that at that time compiles market value for solar equipment, provided that if any costs are incurred to determine this fair market value using an independent third-party source, we will pay all such costs. To exercise this purchase option, you shall provide written Notice as described in Section 32 below to us at least thirty days before the expiration of the Term. Alternatively, if you do not exercise your option to purchase the Solar Equipment pursuant to the terms of this Section 7, and you are not in default, you shall have the option to renew this Lease for a term of five (5) years at the then fair market value rent.
- 8. SALE, LEASE, OR TRANSFER OF THE **PREMISES:** Anything to the contrary notwithstanding, you shall have the right without our consent, to sell, lease, or otherwise transfer the Premises; provided that you shall ensure that the transferee assumes in writing all of your obligations under this Agreement for the remainder of the Term, a copy of which writing shall be provided to us. YOU WILL BE **RELEASED** FROM ANY **FURTHER** OBLIGATION UNDER THIS LEASE UPON OUR RECEIPT OF THE TRANSFEREE'S WRITTEN **ACCEPTANCE** OF OBLIGATIONS UNDER THIS LEASE. If the transferee refuses to assume your obligations, we will remove the panels and charge you for the cost of removal.
- 9. **TEMPORARY REMOVAL**; **SELLING** YOUR HOME: Should you need to roof repairs that make require temporary removal of some or all of the Solar Equipment during the Term, we will remove and reinstall the Solar Equipment necessary to undertake such roof repairs. If you sell your home, you have the following options with respect to the Solar Equipment: (i) the purchaser of your home can assume all of your rights and obligations under this Agreement; (ii) we can relocate the Solar Equipment to your new home if it is assessed feasible for solar and is located in the State; (iv) we will cancel your lease and remove the Solar Equipment. In the event of removal pursuant to this section, you agree to pay our reasonable out-of-pocket costs removing, storing, and, applicable, reinstalling the Solar Equipment. In the event of removal pursuant to section (iv) of this

paragraph, we will return the roof as close as is reasonably possible to its original condition before the Solar Equipment was installed (e.g. ordinary wear and tear and color variances due to changes over time are expected). We will seal the installation points to ensure that they are waterproof and will warrant the waterproofing for one (1) year after removal.

- 10. **MORTGAGE** OF THE PREMISES: the Anything to contrary notwithstanding, you shall have the right without our consent to subject vour ownership interest in Premises to the lien of a mortgage to secure a loan, provided, however, that you shall not subject our ownership interest in the Solar Equipment to any security interest or collaterally assign and pledge your interest under this Agreement as security.
- 11. ASSIGNMENT AND SUBLEASING: You shall not voluntarily, involuntarily or by operation of law, assign, transfer, mortgage or otherwise encumber in whole or in part the Solar Equipment or your rights under this Agreement without our prior written consent, which consent shall not unreasonably withheld; provided that our consent shall not be required in the case of a sale, lease or transfer of the Premises if you comply with the requirements of Section 6.
- 12. MAINTENANCE AND REPAIR: We will provide required maintenance and repair to the Solar Equipment. You shall allow us (and our authorized agents and subcontractors) ingress and egress of the Premises for the purposes

- of conducting maintenance and repair of the Solar Equipment. You shall use the Solar Equipment lawfully and only in the manner for which it was designed and intended and subject it only to ordinary wear and tear. To the extent that manufacturer warranties cover replacement and/or repair of Solar Equipment during the Term, it shall be our responsibility to use commercially reasonable efforts to submit, process and pursue, at our sole cost and expense, warranty coverage. You agree to notify us immediately in writing at the address set forth in Section 32 if the Solar Equipment is malfunctioning or requires maintenance or repair. **Repairs** necessitated out of your neglect or misuse of the Solar Equipment, whether intentional or negligent, shall be your responsibility, not ours, and we reserve the right to repair the Solar Equipment in such circumstances and charge you for such repairs. All necessary permits shall be acquired on our behalf by an authorized contractor licensed in the state of Louisiana. PosiGen warrants its workmanship for a period of five (5) years from the date of installation of the Solar Equipment.
- 13. TREES; SHADING: You are solely responsible for monitoring maintaining the growth of foliage, shrubbery, trees, and bushes on your property that might impact the proper functioning of the solar equipment by shading all or a portion of the Solar Equipment, or otherwise. If you suspect, during the Term of the Lease, that a shading issue has developed, you may contact us for a production analysis. PosiGen makes no

recommendations or representations about tree removal or other changes to the landscaping of the Premises and surrounding area during the Term. You shall not modify your Premises in a way that shades the Solar Equipment.

14. ADDITIONAL COVENANTS REGARDING **USE OF SOLAR EQUIPMENT:** You shall not alter, repair or permit the alteration or repair of the Solar Equipment, remove, relocate or permit the removal or relocation of the Solar Equipment, or make any attachments thereto, without our prior written consent, which consent shall not be unreasonably withheld; provided that you agree to pay for all associated costs of such removal or relocation, including but not limited to the oversight of our agent, and you agree to use a contractor approved by us for the work. You and we each agree to comply with all applicable laws, regulations, utility requirements and approvals. You will not make or permit to be made any use of the Solar Equipment or any part thereof which would violate any of the covenants, agreements, terms, provisions and conditions of this Agreement, or which directly or indirectly is forbidden by ordinance or governmental regulation, including any zoning restrictions, or which may dangerous to life, limb, or property, or which may invalidate any policy of insurance carried on any portion of the Solar Equipment or the operation thereof. Without limiting the generality of the foregoing, you will not allow the Solar Equipment to be disconnected or removed from service for reasons other than maintenance and repairs.

- You and we agree that under no circumstances shall the Solar Equipment be used to power, heat, or otherwise operate a swimming pool.
- 15. **TAXES:** You shall pay the *ad valorem* taxes which are assessed against the Premises. We shall pay all personal property taxes, and all business taxes, licenses, and fees levied or imposed by any governmental authority upon the Solar Equipment and/or our business operations and activities with respect to the Solar Equipment. All applicable sales taxes imposed or to be imposed on your Monthly Payments included in the Monthly Payments described in Section 2. The retail value of the system is approximately \$25,000. Your financial obligations are summarized on the Federal Consumer Leasing Act Disclosure page. The remaining cost of the system is funded in part by state and Federal tax incentives.
- 16. **INSURANCE:** We carry casualty insurance to protect our interest in the Solar Equipment.
- 17. DESTRUCTION OF PREMISES FORCE MAJEURE: If the Premises is destroyed or rendered wholly uninhabitable by fire, storm, earthquake, or other casualty not caused by your or our negligence, this Agreement shall terminate. Further, if either you or we are delayed or hindered in or prevented from the performance of any act required hereunder by reason of strikes. lockouts, labor troubles, inability to procure material, failure of power,

restrictive governmental laws regulations, riots, insurrection, war, environmental remediation work whether ordered by any governmental body or voluntarily initiated, fire, casualty, weather, acts of God or other reason not the fault of the party delayed in performing work or doing acts required under this Agreement, the period for the performance of any such act shall be extended for a period equivalent to the period of such delay.

- 18. DEFAULT: If you fail to comply with any of the material provisions of this Agreement, we may repossess or disable the Solar Equipment and end this Agreement (see Section 5 above), or we may accelerate the amounts due under this Agreement, at our option and in our sole discretion. If we choose to accelerate the amounts due under this Agreement and you fail to pay that amount to us immediately after our demand, or if you otherwise fail to pay us any amounts owed under this Agreement when due, you agree to reimburse us for all our reasonable out-of-pocket costs associated with collection of amounts you owe us under this Agreement, including but not limited to all out-of-pocket court costs and attorneys' fees, which fees, if applicable, shall not exceed 25% of the amount payable under the lease. We shall have the right to notify the Company and the Company's successors, assigns, and agents of any default under this Agreement.
- 19. LATE CHARGE AND NSF FEE: If any payment required to be paid by you under this Agreement is not received within ten (10) calendar days of the

- due date, you shall pay to us, in addition to such payment or other charges due hereunder, a "late fee" in the amount of TEN DOLLARS (\$10.00).. NSF (non-sufficient funds) payments will be charged a FIFTEEN DOLLARS (\$15.00) fee.
- 20. PRIVACY: We only collect personal information from you that is necessary to provide you with our services under Agreement. Such personal information may include, but is not limited to, your name, address, email address, driver's license, utility account number, or other information that may identify you ("Personal Information"). We never disclose the Personal Information of our customers to third parties, unless they are working directly on our behalf or we are required to do so by law.
- 21. **ASSIGNMENT OF AGREEMENT:** We have the right, without your consent, to assign our rights in this Agreement to another party.
- 22. **GOVERNING LAW:** This Agreement shall be governed, construed, and interpreted by, through and under the Laws of the State of Louisiana.
- 23. **SEVERABILITY:** If any provision of this Agreement or the application thereof shall, for any reason and to any extent, be invalid or unenforceable, neither the remainder of this Agreement nor the application of the provision to other persons, entities or circumstances shall be affected thereby, but instead shall be enforced

to the maximum extent permitted by law.

- 24. **BINDING EFFECT:** The covenants, obligations and conditions herein contained shall be binding on and inure to the benefit of the heirs, legal representatives, and assigns of the parties hereto.
- 25. **DESCRIPTIVE**descriptive headings used herein are for convenience of reference only and they are not intended to have any effect whatsoever in determining the rights or obligations under this Agreement.
- 26. **CONSTRUCTION:** The pronouns used herein shall include, where appropriate, either gender or both, singular and plural. If more than one Lessee is signing this Agreement, each of you is fully and individually responsible for making all payments required by this Agreement and for otherwise complying with the terms and conditions of this Agreement. We may enforce the terms of this Agreement (including payment of all amounts owed under this Agreement) against any one, some or all of you, at our option.
- 27. **NON-WAIVER:** No indulgence, waiver, election or non-election by us under this Agreement shall permanently waive any of our rights, and you and we shall be restored to your and our former positions and rights hereunder after any such indulgence, waiver, election or non-election by us.

- 28. **MODIFICATION:** The parties hereby agree that this Agreement shall not be modified, changed, altered or amended in any way except through a written amendment signed by all of the parties hereto.
- 29. **ENTIRE AGREEMENT:** This Agreement constitutes the entire agreement among the parties to this Agreement and supersedes all prior agreements and understandings, both written and oral, among or between any of the parties with respect to the subject matter hereof.
- 30. ENVIRONMENTAL INDEMNITY: You agree to defend, indemnify and hold us harmless from and against any and all liabilities, losses, damages, penalties, judgments or expenses (including reasonable legal fees and expenses) that we may incur or suffer by reason of the existence, uncovering or unveiling, or any release of any hazardous or toxic substance, waste or material, or any other substance, pollutant or condition that poses a risk to human health or the environment on the Premises that was not brought onto the Premises by us.
- 31. DISPUTE **RESOLUTION** RY **BINDING** INDIVIDUAL ARBITRATION. PLEASE READ THIS SECTION CAREFULLY. Arbitration replaces the right to go to court, including the right to a jury and the right to participate in a class action or similar proceeding. In arbitration, a dispute is resolved by an arbitrator instead of a judge or jury. Arbitration is more informal than a lawsuit in court and discovery and review by courts of an arbitrator's decision is limited. But an arbitrator can award the same damages and relief to an

individual plaintiff, and must honor the same limitations stated in the Agreement, as a court would. We agree that any dispute, claim or disagreement between you and us, including claims by or against respective affiliates, agents. employees, predecessors, successors, and assigns, or any user or beneficiaries of the Solar Equipment, (a "dispute") shall be resolved exclusively by arbitration, with the sole exception of any judicial proceedings necessary to repossess the solar equipment. Either party may also bring claims in small claims court, so long as the case is not removed from that court. In addition, any issues as to whether a dispute can or must be brought in arbitration are for a court to decide in accordance with the Federal Arbitration A party who intends to seek arbitration must first notify the other party in writing of the dispute at the address in Section 32 of this Agreement. The parties then must attempt in good faith to settle the dispute. If the dispute is not settled within sixty days after receipt of the notice , either party may commence arbitration with the American Arbitration Association ("AAA"), which shall appoint a single arbitrator to decide the dispute under its Consumer Arbitration Rules, which are available at www.adr.org. Unless you and we agree otherwise, the arbitration shall take place at the nearest AAA office to the Premises. Arbitration shall proceed solely on an individual basis, and neither you nor we may arbitrate claims on a class, representative, or private attorney general basis, nor may you or we otherwise seek relief on behalf of lessees of other Solar Equipment. Further, unless both you and we agree otherwise, the arbitrator may not consolidate claims of lessees of different Solar Equipment. If any of these prohibitions on non-individualized relief; class, representative, or private attorney general claims; and consolidation are found to be unenforceable with respect to

a particular claim or a particular request for relief (such as a request for injunctive relief sought with respect to a particular claim), then that claim or request for relief shall be severed and decided by a court, and all other claims and requests for relief shall be arbitrated. If you do not wish to agree to arbitration, you may opt out of this arbitration provision by mailing a notice of your intent to opt out to the address in Section 32. An opt out notice is valid only if it signed by all lessees, includes the address of the Premises, and is received within 30 days of the Effective Date of this Agreement.

32. **NOTICE & PAYMENTS:** Any notice required by this Agreement (a "Notice") and all purchase payments made pursuant to Section 7 of this Agreement or under state law shall be deemed sufficiently given or served if sent by United States certified mail, return receipt requested, addressed as follows:

If to Lesser to: If to Lessee(s) to:

Nora M

PosiGen of Fuller

Louisiana, LLC

819 Central Ave. Ste. **3221**

210 Annunciation

Jefferson, LA 70121 Street

New Orleans, LA 70115

You and we shall each have the right from time to time to change the place Notice is to be given by giving a Notice of the changed place to the other party. If more than one Lessee is signing this Agreement, you each agree that any Notice we send to the Lessee(s)' address described above that is addressed to one of you shall be considered a Notice that has been sent to each and all of you, to the fullest extent allowed by applicable law. Unless applicable law specifically requires otherwise, we will send Notices to the most recent Lessee address we have on file for this Agreement and we will not send Notices to more than one Lessee's address.

[SIGNATURE PAGE FOLLOW)

PosiGen of Louisiana, LLC:

IN WITNESS WHEREOF, you and we have executed this Agreement as of the Effective Date first written above.

By signing below, you acknowledge that you have received a complete copy of this Agreement (including Exhibit A and two duplicate copies of Exhibit B) for your records, and that you read this entire Agreement before signing below.

NOTICE: You may cancel this transaction at any time prior to midnight of the seventh (7th) calendar day after the date of this transaction. See the attached notice of cancellation form for an explanation of this right.

LESSEE(S):

By: Andrea Banks		,	1/d-	_				
PosiGen Authorized Representative		N	lora N	1 Fuller				
	I do	not	want	а сору	emailed.	Please	mail	the

completed contract to me.