

MUTUAL NONDISCLOSURE AGREEMENT

This Mutual Nondisclosure Agreement ("Agreement") is made and entered into as of
Unifmoney Tech QOZB, LLC and

("Effective Date") between

1. Purpose. The parties wish to explore a business opportunity of mutual interest and in connection with this opportunity, each party may disclose to the other certain confidential technical and business information that the disclosing party desires the receiving party to treat as confidential.

2. "Confidential Information" means any information disclosed by either party to the other party, directly or indirectly, in writing, orally, or by inspection of tangible objects (including documents, prototypes, samples, plant, and equipment), which is designated as "Confidential," "Proprietary," or some similar designation. Information communicated orally will be considered Confidential Information if the information is designated as confidential at the time of its initial disclosure and is confirmed in writing as being Confidential Information within 20 days after the initial disclosure. Confidential Information may also include information disclosed to the disclosing party by third parties. Confidential Information will not, however, include any information that (i) was publicly known and made generally available in the public domain prior to the time of disclosure by the disclosing party; (ii) becomes publicly known and made generally available after disclosure by the disclosing party to the receiving party through no action or inaction of the receiving party; (iii) is already in the possession of the receiving party at the time of disclosure by the disclosing party, as shown by the receiving party's files and records; (iv) is obtained by the receiving party from a third party without a breach of the third party's obligations of confidentiality; or (v) is independently developed by the receiving party without use of or reference to the disclosing party's Confidential Information, as shown by documents and other competent evidence in the receiving party's possession.

3. Non-use and Nondisclosure. Each party and its Representatives (as defined herein) will not use the other party's Confidential Information for any purpose except to evaluate and engage in discussions concerning a potential business relationship between the parties. Each party and its Representatives will not disclose the other party's Confidential Information to third parties or to such party's employees, except to those employees, directors, consultants, agents, and professional and other technical advisors (collectively, "Representatives") of the receiving party who are required to have the information in order to evaluate or engage in discussions concerning the contemplated business relationship. Each party shall cause each of its Representatives to become familiar with, and abide by, the terms of this Agreement and be responsible for any breach of the Agreement by its Representatives. A party may disclose the other party's Confidential Information if required by law so long as the receiving party gives the disclosing party prompt written notice of the requirement prior to the disclosure and assistance in obtaining an order protecting the information from public disclosure. Neither party will reverse engineer, disassemble, or decompile any prototypes, software, or other tangible objects that embody the other party's Confidential Information and that are provided to the party in accordance with this Agreement.

4. Maintenance of Confidentiality. Each party and its Representatives will take reasonable measures to protect the secrecy of and avoid disclosure and unauthorized use of the other party's Confidential Information. Without limiting the foregoing, each party and its Representatives will take at least those measures that it takes to protect its own most highly confidential information. Each party will reproduce the other party's proprietary rights notices on any approved copies.

5. No Obligation. Nothing in this Agreement will obligate either party to proceed with any transaction between them, and each party reserves the right, in its sole discretion, to terminate the discussions contemplated by this Agreement.

6. No Warranty. ALL CONFIDENTIAL INFORMATION IS PROVIDED "AS IS." NEITHER PARTY MAKES ANY WARRANTIES, EXPRESS, IMPLIED, OR OTHERWISE,

REGARDING THE ACCURACY, COMPLETENESS, OR PERFORMANCE OF ITS CONFIDENTIAL INFORMATION.

7. Return of Materials. All documents and other tangible objects containing or representing Confidential Information and all copies of them will be and remain the property of the disclosing party. Upon the disclosing party's request, the receiving party will promptly deliver to the disclosing party all Confidential Information, without retaining any copies; *provided, however*, that the receiving party may retain any electronic copies as may be stored on the receiving party's electronic records storage system as a result of automated back-up systems.

8. No License. Nothing in this Agreement is intended to grant any rights to either party under any patent, copyright, or other intellectual property right of the other party, nor will this Agreement grant any party any rights in or to the Confidential Information of the other party, except as expressly set forth in this Agreement.

9. Term. The parties' obligations under this Agreement will survive until 5 years after the Effective Date.

10. Other Business Opportunities. Neither the holding of discussions between the parties nor the disclosure of Confidential Information will be construed as an obligation on the part of either party to refrain from engaging at any time in the same business or any business similar or dissimilar to the business in which the other is now engaged. Further, except as otherwise agreed in writing, Confidential Information received concerning the other party's future plans is tentative and does not represent firm decisions or commitments by either party. Either party may meet with third persons and may receive information similar to the Confidential Information which the party received under this Agreement.

11. Remedies. Each party acknowledges that any violation or threatened violation of this Agreement may cause irreparable injury to the other party, entitling the other party to seek injunctive relief in addition to all legal remedies.

12. Miscellaneous. This Agreement will bind and inure to the benefit of the parties and their successors and assigns. This Agreement will be governed by the laws of the state of California, without reference to conflict of laws principles. All disputes arising out of this Agreement will be subject to the exclusive jurisdiction and venue of the state courts located in [] County, California (or, if the federal courts have exclusive jurisdiction over the subject matter of the dispute, in the federal courts located in the Southern District of California), and each party hereby consents to the personal jurisdiction thereof. If any provision of this Agreement or the application thereof to any person, place, or circumstance, shall be held by a court of competent jurisdiction to be invalid, unenforceable, or void, the remainder of the Agreement and such provisions as applied to other persons, places, and circumstances shall remain in full force and effect. This document contains the entire agreement between the parties with respect to the subject matter of this Agreement. Neither party will have any obligation, express or implied by law, with respect to trade secret or proprietary information of the other party except as set forth in this Agreement. Any failure to enforce any provision of this Agreement will not constitute a waiver of that provision or of any other provision. This Agreement may not be amended, nor any obligation waived, except by a writing signed by both parties. This Agreement may be executed in two or more counterparts, each of which is deemed to be an original, but all of which constitute the same agreement. Delivery of an executed signature page of this Agreement by electronic or facsimile transmission shall be effective as delivery of an executed original counterpart of this Agreement.

[Signature page follows]

IN WITNESS WHEREOF, the parties have executed this Agreement as

Unifimoney Tech QOZB, LLC

By:

Name:

Title:

Company:

By:

Name:

Title:
