

or in any manner affect a Lender's right to realize upon or enforce any other remedy or security now or hereafter available to it in such order and in such manner as such Lender may determine in its sole discretion. No such right or remedy shall be exclusive, but each shall be cumulative and shall be in addition to every other remedy provided herein or in any other agreement or by Law and each such remedy may be exercised concurrently or independently. Nothing in this Agreement shall be construed as prohibiting the Lenders, collectively or individually, from seeking a deficiency judgment against the Borrower.

Section 9.04. Notice. Any notice of intended action required to be given by the Lenders, if delivered at least five (5) Business Days prior to such proposed action (unless otherwise set forth herein), shall be effective and constitute reasonable and fair notice to the Borrower.

ARTICLE X

TERM

This Agreement shall terminate with respect to each Lender on the earlier of (i) the date the Lender converts its Note to Common Stock or (ii) the date the Borrower pays the Lender in full the amounts due under the Note.

ARTICLE XI

MISCELLANEOUS

Section 11.01. Notices. All notices or other communications to be given hereunder shall be given in writing and delivered by (a) certified mail, return receipt requested, (b) personal delivery, or (c) nationally recognized overnight express carrier addressed as follows:

If to the Lenders:

Mr. Owen Leonard
REDACTED

Kay Alden, Inc.
REDACTED

Mr. Fred Kann
REDACTED

Ms. Katharine Bennett
REDACTED

Mr. Myron Bregman

REDACTED

David Phillips

REDACTED

The Leonard Group (to be defined later)

REDACTED

Ann W. Hesemann Trust

REDACTED

JFM Limited Partnership I

REDACTED

GWZ Family Partnership Ltd.

REDACTED

Westar Industries, Inc.

818 S. Kansas Ave.

Topeka, KS 66612

If to the Borrower:

QuVIS, Inc.

2921 Wanamaker Drive

Suite 107

Topeka, KS 66614

Telephone: **REDACTED**

Attention: Becky Lester

or to such other address furnished by any party to the other in writing at any time and from time to time for such notice purposes. Any notice served by either party on the other shall be deemed effective the fifth business day following deposit in the mail if sent by certified mail, return receipt requested, when received, if delivered personally, or the next Business Day following deposit with a nationally recognized overnight express carrier.