

STATE OF MICHIGAN
CIRCUIT COURT FOR THE 30TH JUDICIAL CIRCUIT
INGHAM COUNTY

In The Matter Of:

File No. 06-47-CZ

R-G Crown Bank d/b/a Crown Bank Leasing

Hon. Beverly Nettles-Nickerson

Respondent.

AG File No. 2006019513A

ASSURANCE OF DISCONTINUANCE

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Dated Filed: September 28, 2006

IN THE MATTER OF)
)
R-G CROWN BANK D/B/A CROWN BANK LEASING)

ASSURANCE OF VOLUNTARY COMPLIANCE

- 1 This Assurance of Voluntary Compliance¹ (“Assurance”) is entered into by the Attorneys General² (collectively, “Attorneys General”) of the District of Columbia and the States of Georgia, Illinois, Maryland, Massachusetts, Michigan and Rhode Island (collectively, “Participating States”), and the Respondent R-G Crown Bank d/b/a Crown Bank Leasing (“Crown”).
2. Crown is a federal savings bank organized and existing under the laws of the United States.
- 3 Crown has a place of business at 7949 East Acoma Drive, Suite 207, Scottsdale, Arizona 85260.
4. Crown is one of the leasing companies that purchased and holds Equipment Rental Agreements with customers of NorVergence, Inc. (“NorVergence”) in the Participating States and elsewhere. Crown obtained all of its NorVergence Equipment Rental Agreements (“Rental Agreements”) by assignment from De Lage Landen Financial Services, Inc (“DLL”), which took the agreements both directly as owner and by assignment from NorVergence.

¹ This Assurance of Voluntary Compliance shall, for all necessary purposes, also be considered an Assurance of Discontinuance

² Of the states listed, Georgia is represented by the Administrator of the Fair Business Practices Act, who is statutorily authorized to undertake consumer protection functions for the State of Georgia, including acceptance of Assurances of Voluntary Compliance. For simplicity purposes, the entire group will be referred to as the “Attorneys General,” and such designation, as it includes Georgia, refers to the Administrator of the Fair Business Practices Act

BACKGROUND

5 This Assurance follows an inquiry by the Attorneys General into Crown's business dealings with regard to the Rental Agreements. This inquiry was part of a larger inquiry regarding whether the practices of NorVergence and those of Crown and other financing companies in connection with the Rental Agreements violate any of the consumer protection statutes listed herein at footnote 3³

NorVergence's Allegedly Fraudulent Business Scheme

6 The Attorneys General of Illinois, North Carolina, Massachusetts, Pennsylvania, and Texas and the Federal Trade Commission sued NorVergence, alleging that NorVergence's business practices violate their respective consumer protection statutes

7 Among other things, these complaints filed against NorVergence included the following allegations:

a. That NorVergence's sales presentations contained a number of misrepresentations about the nature of NorVergence's offer, including, but not limited to, that:

i. NorVergence was offering to lower a potential customer's monthly expenses for telephone service, high speed Internet service, and wireless telephone service, which discounts could be achieved by installing a Matrix box;

³ District of Columbia Consumer Protection Procedures Act, D.C. Code § 28-3901, *et seq.*; Georgia Fair Business Practices Act of 1975, O.C.G.A. 10-1-390, Ga. Code Ann. § 10-1-399, *et seq.*; Illinois Consumer Fraud and Deceptive Business Practices Act, 815 ILCS § 505/1, *et seq.*; Maryland Consumer Protection Act, Maryland Commercial Law Code Annotated § 2-302, *et seq.*; Massachusetts Consumer Protection Act, M.G.L. c. 93A, §§ 1-11, *et seq.*; Michigan Consumer Protection Act, M.C.L. § 445.901, *et seq.*; and Rhode Island Deceptive Trade Practices Act, R.I. Gen. Laws § 6-13-1-1, *et seq.*

- ii. NorVergence could eliminate all per-minute charges for telephone service, high-speed Internet service, and wireless telephone service using special “voice as data” technology contained in the Matrix box;
- iii. NorVergence arrived at the price for a 60 month contract for the provision of discounted telecommunications services by taking a percentage discount from a customer’s monthly telecommunications expenses, usually 30%, and multiplying the remaining percentage, usually 70%, by 60; and
- iv. In the event NorVergence went out of business, customers’ telecommunications service would not be interrupted.

b In fact:

- i. The Matrix box takes one of two formats: it is either a T1 box, which has nothing to do with cellular service, or a firewall/router, which has nothing to do with landline telephone service or cellular service;
- ii. The Matrix box has an estimated retail value of \$400 to \$1,500;
- iii. NorVergence crafted the transactions in such a way that the majority of the 60 month contract monthly payment was contained in an “Equipment Rental Agreement”, purportedly for the cost of the Matrix box;
- iv. NorVergence immediately assigned its Rental Agreements to various finance companies or caused its customers to execute Rental Agreements directly with finance companies;
- v. If NorVergence went out of business, it had no arrangements to provide telecommunications services to its customers; and

vi Shortly after NorVergence's creditors forced the company into bankruptcy on June 30, 2004, NorVergence ceased providing telecommunications services to all of its customers.

c. The complaints also alleged that NorVergence included unfair terms in its Rental Agreements, such as the purported waiver of defenses clause and the floating venue clause, and failed to disclose clearly and conspicuously the material terms and conditions of those Rental Agreements.

Crown's Activities in Connection with the NorVergence Equipment Rental Agreements

8. In many cases, shortly after the Rental Agreements were executed between NorVergence and its customers, these agreements were assigned to finance companies. In other cases, customers entered into Rental Agreements directly with finance companies, including DLL. DLL assigned its rights to receive lease payments under certain of the Rental Agreements to other finance companies, including Crown.
9. Initially, DLL, and subsequently Crown, sent monthly invoices to the customers in connection with all the NorVergence Rental Agreements which were assigned to Crown, and accepted payment from customers on those invoices.
10. During the period of time that DLL invoiced the customers whose Rental Agreements were assigned to Crown, in some circumstances, when customers did not directly obtain property damage insurance, DLL's monthly invoices included amounts for monthly insurance premiums and administrative fees, hereinafter referred to as insurance-related charges, in connection with insurance obtained by DLL.

The Attorneys General's Position

11. The Attorneys General allege that consumers in their states were fraudulently induced to sign the NorVergence agreements, and that such agreements are void *ab initio*.
12. The Attorneys General allege that Crown knew or should have known of the alleged fraud perpetrated by NorVergence and is not entitled to collect from its customers in the Participating States.
13. The Attorneys General also allege that, under the circumstances, the Rental Agreements are unconscionable in that they contain terms that are unreasonable, unfairly harsh, and one-sided in favor of NorVergence and the leasing companies, all in violation of the statutes set forth in footnote 3 to this Assurance and in violation of Section 2-302 of the Uniform Commercial Code
14. The Attorneys General believe they have authority to investigate Crown's activities in connection with the Rental Agreements, and to file suit against Crown

Crown's Position

15. Crown denies that it knew or should have known of any alleged fraud perpetrated by NorVergence. Crown asserts that it is not legally responsible for any such alleged fraud perpetrated by NorVergence, and contends that, in accordance with the law of each Participating State, the Rental Agreements with NorVergence customers remain fully enforceable according to their terms notwithstanding any improper conduct by NorVergence.
16. Crown expressly denies that it engaged in any unlawful conduct or business practices and expressly denies that it is liable to any person or entity in connection with the rental of NorVergence telecommunications equipment.

17. At the same time, in light of the allegations directed at NorVergence, the impact of the NorVergence conduct on Crown's customers, and the concerns expressed by the Participating States, Crown is willing to afford its NorVergence customers an opportunity to be released from their obligations under the Rental Agreements pursuant to the conditions described herein.
18. Crown believes that as a federal savings bank: (i) it is subject to principal regulation by the Office of Thrift Supervision; and (ii) certain state laws are preempted or excepted from application to Crown.

JURISDICTION

19. The Attorneys General and Crown are entering into this Assurance without waiver of or prejudice to their respective rights to argue that Crown is or is not subject to the Attorneys General's investigatory and enforcement powers in connection with any matter other than the NorVergence investigation.

TERMS OF ASSURANCE

20. This Assurance shall be binding upon and extend to Crown, its principals, officers, directors, agents (including, but not limited to third party collection agents), employees, successors and assigns, and any entity or device through which it may now or hereafter act, as well as any persons who have authority to control or who, in fact, control and direct its business
21. By entering into this Assurance, the Parties agree that there are no admissions of wrongdoing or findings of liability or wrongdoing on the part of Crown, that there has been no concession or agreement by Crown as to the validity and/or merits of any investigation, that there has been no approval, sanction, or authorization by any of the

Participating States of any act or practice of Crown and that this Assurance does not indicate or constitute the existence or non-existence of any fact or circumstance that may have been alleged in connection herewith by any Participating State or by Crown. This Assurance is entered into solely for the purpose of settlement of disputed claims, and to avoid the expense, uncertainty, delay, and inconvenience that would be associated with continued investigation and potential litigation of the issues. Neither the existence of, negotiation of, nor the terms of this Assurance, nor of any offer made to or agreed upon with any State Customer pursuant hereto shall, in any future proceeding other than for enforcement, default, or breach of this Assurance, be referred to or offered in evidence of wrongdoing, for any purpose, by any person. A State Customer is any Crown customer in any Participating State that has a NorVergence Rental Agreement. The Participating States acknowledge that Crown has cooperated fully with the investigation in an effort to satisfy the interests of the Participating States and the State Customers. Some of the Attorneys General have obtained default judgments against NorVergence, a company now in bankruptcy. NorVergence did not appear in or defend the cases brought against it by the suing Attorneys General. Crown was not named as a party in those cases. Accordingly, the applicability of such default judgments, if any, or the enforceability of the Rental Agreements assigned to, or otherwise held by Crown would have to be determined by an appropriate court. The same would be true with respect to Crown for any additional default judgments that may be sought and obtained by any of the Attorneys General against NorVergence.

Customer Settlement Program

22. Each State Customer who has elected or elects to participate in, and fully perform under, the settlement terms in the manner described herein will be referred to as a “Participating Customer.” Each State Customer who settled its claims with Crown after July 15, 2004, who was not a class member in the *Exquisite Caterers* action referenced below and as a consequence was not offered the settlement terms referenced in paragraph 23, and who would be required to pay or has paid under its previous settlement with Crown an amount exceeding the Settlement Balance payable under paragraph 25, will be referred to as a “Previously Settled Customer” and is eligible to be a Participating Customer on the terms and conditions described in paragraph 25 of this Assurance.
23. Crown represents and warrants that by mailings sent April 14 and 21, 2006 pursuant to settlement of a class action against it captioned *Exquisite Caterers, LLC, et al. v. Popular Leasing USA, Inc. et al.*, Superior Court of New Jersey, Law Division, Monmouth County, Docket No. L-3686-04 (“*Exquisite Caterers*”), it offered the following settlement terms to each of the 42 State Customers identified on Exhibit A, and any personal guarantor they may have had:
- a. Each such State Customer must pay all amounts due on its Rental Agreement through July 15, 2004, including any and all monthly payments and charges for late fees, taxes, and 33% of all insurance-related charges (“Cure Amount”);
 - b. Crown will forgive eighty-five percent (85%) of the remaining contract balance due on each such State Customer’s obligations to Crown under the Rental Agreement after July 15, 2004;

- c. Crown will forgive any late fees, penalties or insurance charges assessed on such State Customer's account with Crown after July 15, 2004, and Crown will forgive or refund 67% of any insurance-related charges on such State Customer's account that were assessed or paid on or before July 15, 2004; and
- d. As to each such State Customer, Crown agrees to accept, in full satisfaction of the customer's obligations to Crown under the customer's Rental Agreement and any personal guarantor's obligations under any related guarantee, payment of the Cure Amount, plus payment of fifteen percent (15%) of the remaining contract balance due to Crown under the Rental Agreement after July 15, 2004 (including any applicable sales taxes thereon or in connection therewith), minus any monthly payments, late fees, penalties or insurance charges which were due and paid by the Customer after July 15, 2004 ("Settlement Balance").
- e. Crown shall fully credit each such State Customer for any payments it has made pursuant to the Rental Agreement after July 15, 2004, including, but not limited to, monthly payments and charges for insurance, late fees, and taxes. Payments made after July 15, 2004 which were due on or before that date will reduce each such State Customer's remaining balance after July 15, 2004. Payments made after July 15, 2004 which were due after that date will be credited against each such State Customer's Settlement Balance. Crown shall issue refunds to each such State Customer whose payments due and paid after July 15, 2004 exceed such State Customer's Settlement Balance.
- f. Within forty-five (45) days of the date the Exquisite Caterers settlement becomes final, Crown shall withdraw or cause to be corrected any and all adverse credit

information filed by it, if any, as to each such State Customer as a result of not receiving payment from that customer on its Rental Agreement after July 15, 2004, by providing written notification to each credit bureau to whom Crown furnished information, if any.

g. Each such State Customer's Settlement Balance shall be paid as follows: such State Customer shall either elect to: (1) make a lump sum payment of the entire Settlement Balance; or (2) if the Settlement Balance is less than \$5,000, pay the Settlement Balance in up to twelve (12) equal monthly installment payments; or (3) if the Settlement Balance is \$5,000 or higher, pay the Settlement Balance in up to twenty-four (24) equal monthly installment payments.

h. If such State Customer elects to make a lump sum payment, such payment shall be due within thirty (30) days of the date of Crown's invoice provided to such State Customer following the date the Exquisite Caterers settlement becomes final;

i. If such State Customer elects to make installment payments, the first installment payment is to be due no earlier than the thirtieth (30th) day after the date of Crown's invoice provided to such State Customer, such invoice to be provided within thirty (30) days from the date the Exquisite Caterers settlement becomes final.

j. Each such State Customer that begins paying its Settlement Balance in installments may pre-pay the remaining balance at any time without penalty.

- k. In the event no Settlement Balance is due from a Participating Customer and a refund is warranted, Crown shall pay any such refund within forty-five (45) days of the date the Exquisite Caterers settlement becomes final
 - l. Participating Customers mutually release their claims with Crown, and agree to dismiss litigation between them, as set forth in the documents referenced in paragraph 23p
 - m. Participating Customers agree with Crown to the enforceability of their Settlement Balances, or the unpaid balance on their Rental Agreements if they default and make no Settlement Balance payments whatsoever, as set forth in the documents referenced in paragraph 23p above.
 - n. Crown and the Participating Customers agree that they will be barred from pursuing any claims arising out of the Rental Agreements, and will dismiss litigation pending between them, as more fully described in the documents referenced in paragraph 23p above
 - o. Crown agrees that it will not institute any legal proceedings against Participating Customers except in the state of the Participating Customer's residence as more fully described in the documents referenced in paragraph 23p above.
 - p. Such other terms as are contained in the Class Notices sent by Crown on April 14 and 21, 2006 to such State Customers in the Exquisite Caterers action, and in the March 17, 2006 Settlement Agreement entered by Crown in that action.
24. In response to the mailings referenced in paragraph 23 above, only 3 of the 42 State Customers identified on Exhibit A opted out of the Exquisite Caterers settlement. The 39 State Customers who did not opt out of that settlement are included as Participating

Customers within the meaning of this Assurance. The Court approved the settlement at hearing on June 30, 2006 and overruled all objections to the settlement.

25 Crown will offer the settlement terms set forth above in paragraphs 23a-k to each Previously Settled Customer, and any personal guarantor it may have, who shall be eligible as Participating Customers under such paragraphs, with the following exceptions:

- a The forgiveness percent set forth in paragraph 23b shall be eighty percent (80%) for Previously Settled Customers;
- b The percent of the remaining contract balance due Crown under the Rental Agreement after July 15, 2004 set forth in paragraph 23d shall be twenty percent (20%) for Previously Settled Customers;
- c The credit for payments referenced in paragraph 23e shall include payments made by each Previously Settled Customer after July 15, 2004 under its prior settlement with Crown; and
- d The time periods referenced in paragraphs 23f, h, i and k shall be thirty (30) days after Crown's receipt of the fully executed Settlement and Mutual Release.

26 Within thirty (30) days of the Effective Date of this Assurance, Crown shall mail a letter in the form of Exhibit A-1 to any Previously Settled Customer and any personal guarantor thereof, who agreed to and/or executed with Crown after July 15, 2004 an independent settlement agreement or restructured contract (a restructured contract is a contract where Crown allowed State Customers to restructure the payments and the schedule of the payments of State Customers' Rental Agreements). In this mailing, Crown will print on the outside of the envelope the following: "NoVergence-Related Settlement Material Enclosed" in at least 12 point typeface. Each Previously Settled

Customer will have thirty-five (35) days from the date of mailing of the letter to respond to Crown to indicate whether they will elect to revise their existing settlement. If any of the letters described in this paragraph are returned to Crown as undeliverable, Crown must make reasonable commercial efforts to locate that customer. As set forth in Exhibit A-1, Crown shall inform each Previously Settled Customer and personal guarantor of, among other things, the following:

- a. The thirty-five (35) day opportunity to elect to revise the Previously Settled Customer's existing settlement or restructured contract and to participate in the settlement described herein for Previously Settled Customers in exchange for a release of all claims against Crown, and DLL as assignor of rights under the Rental Agreement to Crown, relating to NorVergence; and
 - b. If the State Customer elects to revise its settlement, the Settlement Balance due and the State Customer's options for payment.
27. Crown shall include with the letter referenced in paragraph 26 of this Assurance a document titled "Settlement and Mutual Release," in the form of Exhibit B-1. As referenced in that letter, each Previously Settled Customer will be required to provide a notarized signature of a duly authorized officer, partner or other agent of the company and/or the personal guarantor on the Settlement and Mutual Release and return the same to Crown within thirty-five (35) days of Crown's mailing of the letter.
28. To the extent set forth in the Settlement and Mutual Release, each Previously Settled Customer shall provide Crown, and DLL as assignor of rights under the Rental Agreement to Crown, with a release of claims arising under the Rental Agreement and any and all NorVergence related issues. As to each Previously Settled Customer who

executes a Settlement and Mutual Release, Crown shall provide a release of claims arising under the Rental Agreement, to the extent set forth in the Settlement and Mutual Release. To the extent set forth in the Settlement and Mutual Release, each Previously Settled Customer and Crown shall agree to mutually dismiss with prejudice (and without award of costs or attorneys' fees to any party) any pending litigation arising from the Rental Agreement or Crown's efforts to collect under or enforce the Rental Agreement

29. If a Previously Settled Customer who executes a Settlement and Mutual Release defaults in payment of their Settlement Balances, Crown may pursue collection of the unpaid Settlement Balance plus interest, and reasonable costs of collection including attorneys' fees, as provided for in the Settlement and Mutual Release

30. Crown further agrees that it shall not institute any civil action against a Previously Settled Customer for breach of its Rental Agreement or otherwise seek to enforce the Rental Agreement against any Previously Settled Customer who executes a Settlement and Mutual Release. Crown will dismiss any pending litigation against any Previously Settled Customer who is a party to existing litigation provided that, if any such Previously Settled Customer has brought counterclaims or separate claims against Crown, they will be dismissed by the Previously Settled Customer as a condition to Crown's dismissal, which may be accomplished by proffering to and obtaining from counsel for the Previously Settled Customer a stipulation dismissing any and all such claims and counterclaims

31. In the event that any Previously Settled Customer does not accept the Settlement outlined in this Assurance and requested in the attached Settlement and Mutual Release within thirty-five (35) days allotted or does not execute the Settlement and Mutual Release, the

Rental Agreement shall remain in full force and effect and shall be enforceable by all parties to the same extent that it had been enforceable prior to and without regard to Crown's settlement offer. However, notwithstanding any provision authorizing otherwise in any Rental Agreement, if Crown chooses to enforce the Rental Agreement pursuant to this paragraph 31 of the Assurance, then any lawsuit it initiates will be filed by Crown in the state of the Previously Settled Customer's residence, unless the Previously Settled Customer objects thereto, or unless any Previously Settled Customer has initiated litigation against Crown, in which case Crown may assert counterclaims or separate claims against such Previously Settled Customer where its action is pending. If the Previously Settled Customer does not accept the Settlement outlined in this Assurance and Crown has previously initiated a lawsuit against the Previously Settled Customer in a state other than that permitted by the preceding sentence, Crown will dismiss its lawsuit without prejudice. If Crown chooses to refile its lawsuit, it shall file the lawsuit in a state permitted by this paragraph

Affidavits of Compliance

32. Within sixty (60) days of the Effective Date of this Assurance, Crown shall submit an affidavit to each Attorney General, subscribed to by an officer of Crown:
 - a. Attesting that it sent the letters to the Previously Settled Customers in accordance with the terms of this Assurance;
 - b. Providing an accounting of the Participating Customers, including the Participating Customers' Settlement Balances and payment schedules elected or agreed upon; and

- c. Providing the names of the Previously Settled Customers whose letters were undeliverable
- 33 Within six months from the Effective Date of this Assurance, Crown shall submit to each Attorney General an affidavit, subscribed to by an officer of Crown:
- a. Affirming its compliance with the provisions of this Assurance as to the Participating Customers from that Attorney General's state;
 - b. Providing an accounting of the Participating Customers, including the terms of their payment schedules and payments made; and
 - c. On or after the second anniversary of the date of this Assurance, the Attorneys General may request in writing a further updated affidavit setting forth Crown's compliance with the provisions of this Assurance as to the Participating Customers from that Attorney General's state and an updated accounting of the Participating Customers from that Attorney General's state, including the terms of their payment schedules and payments made, and Crown shall submit such an affidavit within forty-five (45) days of any such request
34. The affidavits to be provided pursuant to paragraphs 32 and 33 of this Assurance shall be used only for the purposes of assuring compliance with this Assurance, and shall be used, cited or referred to for no other purposes whatsoever, and shall not constitute any admission of liability or obligation whatsoever on the part of Crown, except to provide to the Participating States information concerning the status and compliance with this Assurance.

General Provisions

35. The Parties have entered into this Assurance on their own free and voluntary act and with full knowledge and understanding of the obligations and duties imposed by this Assurance
36. This Assurance shall be binding upon Crown as well as its principals, officers, directors, agents (including, but not limited to, third party collection agents), employees, successors and assigns, and any entity or device through which it may now or hereafter act, as well as any persons who have authority to control or who, in fact, control and direct its business. In no event shall assignment of any right, power, or authority under this Assurance avoid the obligation to comply with this Assurance
37. The Parties have negotiated, jointly drafted, and fully reviewed the terms of this Assurance and the rule that uncertainty or ambiguity is to be construed against the drafter shall not apply to the construction or interpretation of this Assurance
38. As used in this Assurance, the plural shall include the singular and the singular shall include the plural
39. Except as otherwise explicitly provided in this Assurance, nothing herein shall be construed to limit the authority of the Attorneys General to protect the interests of the Participating States or the people of these States
40. If any portion of this Assurance is held invalid or unenforceable by operation of law, the remaining terms of this Assurance shall not be affected
41. This Assurance contains the entire agreement among the Parties. Except as otherwise provided herein, this Assurance may be modified only by a written instrument signed by

or on behalf of a Participating State and Crown, and then shall be binding only with respect to any or each such State so executing.

42. The exhibits to this Assurance are and shall be considered a part of this Assurance.

43. The Parties have agreed to this Assurance for only settlement purposes. Neither the fact of, nor any provision contained in, this Assurance nor any action taken hereunder shall constitute, or be construed as:

- a. An approval, sanction, or authorization by the Attorneys General of any act or practice of Crown;
- b. Having any impact on the business practices of Crown, including but not limited to, the terms of equipment rental or lease agreements, other than as specifically provided herein regarding the rental of NorVergence equipment;
- c. An admission by Crown that any of its acts or practices described in or prohibited by this Assurance are unfair or deceptive or violate any of the consumer protection or other laws of any of the Participating States;
- d. Any agreement or admission by any party to this Assurance as to the existence or non-existence of any fact or allegation that has been made in connection herewith;
or
- e. The applicability of any statute, law, rule, or regulation to the business or agreements of Crown, except to the extent, and then solely for the purposes provided for, herein.

44. Each person executing this Assurance represents to the other party to the Assurance that he or she is duly authorized to execute and deliver this Assurance, and that, upon the occurrence of the Effective Date, this Assurance shall be a valid, binding, and

enforceable agreement, and that all formalities required therefore have been or will be undertaken

45. Unless otherwise prohibited by law, any signature by the parties to this Assurance may be executed in counterparts, each of which shall be deemed an original, but all of which together shall be one and the same Assurance.

Rights of Customers and Crown

46. Nothing in this Assurance shall be construed to prevent any State Customer or Crown (collectively referred to as "rental parties") from pursuing any right or remedy which one rental party may have against the other, except to the extent that the State Customer is a Participating Customer pursuant to this Assurance, in which event the rights of the rental parties shall be as provided for herein.

Effective Date

47. This Assurance shall be effective on 9-28, 2006 ("Effective Date").

Violation of Assurance as Prima Facie Proof of Violation of Consumer Protection Statutes

48. The parties understand that pursuant to the statutes cited in footnote 3 to this Assurance, a violation of any term of this Assurance shall constitute prima facie evidence of a violation of those statutes in any subsequent proceedings brought by the Attorneys General against Crown or any of its officers, agents, directors or employees. It is further understood that upon any default, an Attorney General's Office has the right to file appropriate legal proceedings to enforce this Assurance.

Release

49. The subject matter of this Assurance is the issues covered in paragraphs 7 through 18 of this Assurance. The Attorneys General acknowledge that execution of this Assurance

constitutes a complete settlement and release by the Attorneys General of all the civil claims and causes of action for damages, fines, costs, restitution, injunction, penalties, and any other remedies that were asserted or could have been asserted by the Attorneys General, either individually or collectively, on or prior to the effective date of this Assurance against Crown, and DLL as assignor of rights under the Rental Agreements to Crown, arising from the subject matter of this Assurance and pursuant to any common law authority each of the Attorneys General possess, and pursuant to any consumer deceptive or unfair trade practices statutes listed in footnote 3 of this Assurance and the regulations promulgated pursuant to such statutes, as well as any consumer protection laws that each of the Attorneys General has authority to enforce.

**THE PARTIES TO THIS ASSURANCE CONSENT TO THE FORM, CONTENT, AND
ENTRY OF THIS ASSURANCE ON THE DATES UNDER THEIR RESPECTIVE
SIGNATURES.**

IN THE MATTER OF

R-G CROWN BANK D/B/A CROWN BANK LEASING
ASSURANCE OF VOLUNTARY COMPLIANCE

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R-G CROWN BANK D/B/A CROWN BANK
LEASING

By: 
Name: ROLANDO RODRIGUEZ
Title: President

Date: 9/27/06, 2006

IN THE MATTER OF

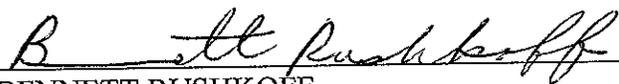
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ASSURANCE OF VOLUNTARY COMPLIANCE

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Dated: September 6, 2006

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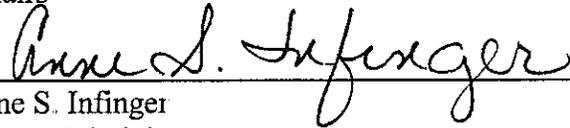
IN THE MATTER OF

R-G CROWN BANK D/B/A CROWN BANK LEASING
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Dated: September 5, 2006

JOSEPH B. DOYLE
Administrator, Governor's Office of Consumer
Affairs



Anne S. Infinger
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IN THE MATTER OF

R-G CROWN BANK D/B/A CROWN BANK LEASING
ASSURANCE OF VOLUNTARY COMPLIANCE

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Dated: 9/5, 2006

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IN THE MATTER OF)

R-G CROWN BANK D/B/A CROWN BANK LEASING)
ASSURANCE OF VOLUNTARY COMPLIANCE)

Dated: September 1, 2006

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Attorney General of the State of Maryland

By: V. Scott Bailey
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IN THE MATTER OF)

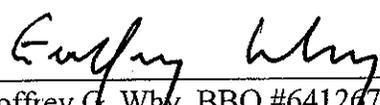
R-G CROWN BANK D/B/A CROWN BANK LEASING)
ASSURANCE OF VOLUNTARY COMPLIANCE)

Dated: September 27, 2006

THOMAS F. REILLY
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IN THE MATTER OF

R-G CROWN BANK D/B/A CROWN BANK LEASING
ASSURANCE OF VOLUNTARY COMPLIANCE

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)
)

Dated: 8/31, 2006

MICHAEL A. COX
ATTORNEY GENERAL
STATE OF MICHIGAN

By: *Kathy Fitzgerald*

Kathy Fitzgerald (P31454)
Assistant Attorney General
Consumer Protection Division
P.O. Box 30213
Lansing, MI 48909
(517) 335-0855

IN THE MATTER OF:

R-G CROWN BANK D/B/A CROWN BANK LEASING
ASSURANCE OF VOLUNTARY COMPLIANCE

Dated: August 29, 2006

PATRICK C. LYNCH
Attorney General
State of Rhode Island

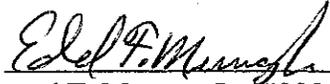
By: 
Edmund F. Murray, Jr., #3096
Special Assistant Attorney General
150 South Main Street
Providence, RI 02903
(401) 274-4400 ext. 2401

EXHIBIT A
R-G CROWN BANK D/B/A CROWN BANK LEASING
LESSEES PREVIOUSLY OFFERED SETTLEMENT

Contract	Customer	Cust State
300155	OLINCY & KARPEL	CA
300018	CVK REPROGRAPHICS INC	DC
300074	ASSOCIATION OF SCIENCE TECH	DC
300116	DAM, SNELL & TAREIRNE LTD	IL
300138	SOKA GAKKAI INTERNATIONAL US	IL
300007	CLAD-REX INC	IL
300014	JUST BLINDS	IL
300015	CONSUMER FINANCIAL SVCS	IL
300021	COLEMAN EPSTEIN BERLIN & CO	IL
300027	SCT PRODUCTION INC	IL
300032	LAKES BOWL INC*	IL
300035	BEST WAY WINDOWS DOORS	IL
300044	DOERR LANDSCAPING	IL
300045	INNOVATIVE CONTROL INC	IL
300047	CHICAGO BLOW PIPE CO.	IL
300058	CRITCHELL-MILLER & PETRUS IN	IL
300068	PONTIKES & GARCIA LAW FIRM	IL
300070	CAREFREE COMFORT INC	IL
300072	CENTER FOR PLASTIC SURGERY S	IL
300105	PRIME TELECOMMUNICATIONS INC	IL
300117	NATIONAL DIAMOND SYNDICATE I	IL
300057	SPARTA INC	MD
300132	SPIRIT OF ELIJAH KINGDOM CHU	MD
300002	TELETECH COMMUNICATIONS CORP	MD
300011	JANNEY PAINTING INC*	MD
300019	FISHBEIN & FISHBEIN PA	MD
300024	CUSTOM CARPET CONSULTANTS IN	MD
300033	NSI LLC	MD
300039	CROCKETT'S FACILITIES SERVIC	MD
300075	PETER SCOTT LORD GENERAL CON	MD
300078	LYCO INC	MD
300079	PLAY CENTERS INC*	MD
300081	POLLARD & ASSOCIATES INC	MD
300082	SMART OFFICE SERVICES INC	MD
300093	ARENA PARTITION INC	MD
300104	MARYLAND COUNTRY CLUB INC	MD
300111	CONTEMPORARY FAMILY SERVICES	MD
300130	FEDERAL INSURANCE FEDERATION	MD
300147	ANACOSTIA WATERSHED SOCIETY	MD
300150	GORE MINISTRIES INC	MD
300154	LAKE LINGANORE ASSOC INC	MD
300145	ORDER OF FRIARS MINOR, PROV	RI

*Opted Out of Exquisite Caterers Settlement

EXHIBIT A-1
R-G CROWN BANK D/B/A CROWN BANK LEASING
SETTLEMENT LETTER

_____, 2006

[Insert Customer Name]

[Insert Guarantor Name]

**RE: NOTICE TO FORMER [INSERT STATE NAME] NORVERGENCE
CUSTOMERS WHO HAVE EQUIPMENT RENTAL AGREEMENTS
WITH R-G CROWN BANK D/B/A CROWN BANK LEASING, AND TO
ANY GUARANTORS**

Dear [Insert Customer Name] and/or [Insert Guarantor Name]

You are receiving this notice because the records of R-G Crown Bank d/b/a Crown Bank Leasing ("Crown") reflect that [Insert Customer Name] entered into an Equipment Rental Agreement (referred to herein as the "Rental Agreement") with NorVergence, Inc. ("NorVergence"), that the Rental Agreement is now held by Crown which received it by way of assignment from De Lage Landen Financial Services, Inc. ("DLL"), and that [Insert Customer Name] has entered into a settlement agreement or release with Crown (the "Existing Settlement Agreement"). Pursuant to an agreement with the Attorney General of the State of [Insert State Name] (the "Attorney General"), Crown is pleased to offer you the opportunity to participate in a Settlement Program by which you may nullify the Existing Settlement Agreement and resolve the outstanding balance which was due on the Rental Agreement at a substantial discount, and settle any and all disputes which existed between you, Crown and DLL arising from or relating to the Rental Agreement or Crown's/DLL's efforts to collect under or enforce the Rental Agreement

Here is a summary of how the Settlement Program would work if you accept it:

- **You would agree with Crown that the amount which was due under the Rental Agreement had there been no Existing Settlement Agreement was the amount necessary to bring the Rental Agreement current through July 15, 2004, plus 20% of the amounts coming due under the Rental Agreement after July 15, 2004, plus applicable taxes;**
- **Any amounts you paid to Crown after July 15, 2004, including amounts paid under the Existing Settlement Agreement, would be applied to reduce the amount you would pay Crown under the Settlement Program (or refunded to you, to the extent you have already paid more than that amount); and**
- **You and Crown would exchange mutual releases.**

The Settlement Program is described in more detail in the rest of this letter and the form of Settlement and Mutual Release that is enclosed. You should review those documents carefully. In case of any disagreement between the summary above and the more detailed description, the more detailed description will govern.

The Settlement Program Offered By R-G Crown Bank d/b/a Crown Bank Leasing

If you elect to participate in this Settlement Program, you and Crown will agree that the Existing Settlement Agreement has been rescinded, nullified and is of no further force and effect. Crown will also: (a) forgive eighty percent (80%) of the remaining contract balance which was due under your Rental Agreement after July 15, 2004; (b) forgive any late fees, penalties or insurance charges assessed on your account after July 15, 2004; (c) forgive or refund 67% of any insurance-related charges assessed or paid on your account on or before July 15, 2004; (d) fully credit you for any payments that you have made to Crown which were due and paid after July 15, 2004; (e) in the event your payments made after July 15, 2004, including payments made under the Existing Settlement Agreement, exceed the Settlement Balance described below, refund to you the amount in excess of the Settlement Balance; and (f) withdraw, or cause to be corrected, in writing, any and all adverse credit information filed with any credit bureau as a result of not receiving payment on your Rental Agreement after July 15, 2004.

In exchange for the benefits provided above, you must be current on your payments under the Rental Agreement through July 15, 2004, or you must bring your payments current through July 15, 2004. You must also agree to release Crown and DLL from any claims concerning the Rental Agreement, or the Existing Settlement Agreement, as described more fully below. You must also agree to pay Crown the "Settlement Balance," which is the amount necessary to bring your Rental Agreement current through July 15, 2004 (including applicable taxes plus a credit for 67% of insurance charges assessed or paid on or before July 15, 2004), plus an amount equal to twenty percent (20%) of the outstanding balance due under your Rental Agreement after July 15, 2004 (such balance to exclude any late fees, penalties, and insurance charges assessed for the period after July 15, 2004), minus any payments made to Crown or DLL under your Rental Agreement which were due and paid after July 15, 2004. You may elect to pay the Settlement Balance in one of two ways. You may either make a lump sum payment of the entire Settlement Balance or pay off the Settlement Balance in up to [insert 12 or 24, as appropriate] equal monthly installment payments, with the lump sum payment due within, or the first installment payment to be due no earlier than, thirty (30) days after Crown's receipt of the fully executed Release. Crown will mail you a bill for the first installment no later than fifteen (15) days prior to the due date. After settlement, you may be responsible for potential tax liabilities including but not limited to property and usage taxes with respect to the Matrix box and other telephone equipment subject to your Rental Agreement. In regards to these taxes, you may have an affirmative obligation to report these tax liabilities to either your local tax assessor or state department of revenue depending on your state's laws.

If you have any questions about these payment options, please contact Todd Davis at Crown at (800) 398-1889.

You will also have the right at any time to pay the remainder of the Settlement Balance at any time without penalty.

If your account is current through July 15, 2004 and you are entitled to a refund from Crown, Crown will send the refund to you within thirty (30) days of receipt of the signed Release

To participate in this Settlement Program, **you must complete, sign and have notarized, and return to R-G Crown Bank d/b/a Crown Bank Leasing, within 30 days from the date of your receipt of this notice**, two copies of the enclosed document entitled "Settlement and Mutual Release." In the Settlement and Mutual Release, you must elect and agree to pay the Settlement Balance according to one of the two payment options described above (either lump-sum or installment). Upon your payment of the Settlement Balance, you will receive written notification from Crown that the Rental Agreement has been terminated.

By accepting this proposal, you (a) elect and agree to pay the Settlement Balance; and (b) fully release Crown and DLL from, and agree not to sue Crown or DLL for, any and all claims that you have or may have had against Crown or DLL based upon [Insert Customer Name]'s Rental Agreement, including, without limitation, any such claims you may have as a member or representative of various proposed class action lawsuits that have been brought against Crown on behalf of asserted classes of NorVergence customers (as well as any such proposed class action lawsuits that may be brought in the future) and any such claims arising out of any efforts to collect under or enforce the Rental Agreement. If you are currently involved in any litigation with Crown over [Insert Customer Name]'s Rental Agreement and you wish to participate in the Settlement Program, you and Crown will mutually dismiss that action with prejudice and without costs or attorneys' fees.

Crown, in turn, will fully release you from, and agree not to sue you for or to dismiss you from, any and all claims that it has or may have had against you based upon [Insert Customer Name]'s Rental Agreement and the Existing Settlement Agreement. Both you and Crown will retain all rights under law to enforce the Settlement and Mutual Release.

Crown has agreed to propose this Settlement Program for the purpose of avoiding the expense and inconvenience of litigation and it is not an admission on the part of Crown that it engaged in any form of unlawful conduct or business practices. Indeed, Crown expressly denies that it engaged in any such unlawful conduct or business practices and expressly denies that it is liable to any person or entity in connection with the rental of NorVergence telecommunications equipment

If You Decide Not To Participate In The Settlement Program:

You are not obligated to participate in the Settlement Program agreed to by Crown and the Attorney General, and you may wish to consult with an attorney of your choosing before you decide whether to participate in the Settlement Program. If you elect not to participate in the program, then this Settlement Program will have no impact on any of the terms of your Existing Settlement Agreement with Crown, and you and Crown will each be free to pursue rights and remedies under the law. Even if you do not participate in the Settlement Program,

Crown has agreed that it will not institute any legal proceedings against you in any court outside the State of [Insert State Name], unless you assert that [Insert State Name] is not the correct forum. Nothing, however, shall prevent Crown from asserting a cross-claim or counterclaim in any legal proceedings, to which you are a party, commenced against Crown in any court outside the State of [Insert State Name]. Some of the Attorneys General have obtained default judgments against NorVergence, a company now in bankruptcy. NorVergence did not appear in or defend the cases brought against it by the suing Attorneys General. Crown was not named as a party in those cases. Accordingly, the applicability of such default judgments, if any, on the enforceability of the Rental Agreements assigned to, or otherwise held by, Crown would have to be determined by an appropriate court should you decide not to participate in the settlement program. The same would be true, with respect to Crown, for any additional default judgments that may be sought and obtained by any of the Attorneys General against NorVergence.

If You Decide To Enroll In The Settlement Program:

Currently, the amount necessary to bring your Rental Agreement current through July 15, 2004 is \$ _____. The remaining balance on your Rental Agreement after you have brought your Rental Agreement account current through July 15, 2004 is \$ _____, and if you agree to participate in the Settlement Program, Crown will forgive eighty percent (80%) of that balance, which results in a savings to you of \$ _____.

More specifically, Crown has the following information about your Rental Agreement and what the Settlement Program would require you to pay:

**Unpaid Balance Due as of July 15, 2004
(including applicable taxes plus credit for
67% of insurance-related charges assessed
or paid on or before July 15, 2004):**

Add:

**20% of Remaining Balance Due
after July 15, 2004, including
applicable sales taxes:**

Minus:

**Amount Due and Paid after July
15, 2004 (includes any payments
for monthly rental, late fees,
penalties, interest, sales taxes,
insurance charges, and payments
on the Existing Settlement
Agreement):**

Total:

Amount to be Paid Crown (Settlement Balance): _____

or

Amount to be Refunded by Crown: _____

Payment options: Lump sum payment or _____ per month for _____ months

Please call Todd Davis at (800) 398-1889 if you have any questions regarding this Settlement Program or your Rental Agreement account.

Yours truly,

R-G Crown Bank d/b/a Crown Bank Leasing

EXHIBIT B-1
R-G CROWN BANK D/B/A CROWN BANK LEASING
SETTLEMENT AND MUTUAL RELEASE

SETTLEMENT AND MUTUAL RELEASE

between

[Customer and/or Guarantor]
and

R-G CROWN BANK D/B/A CROWN BANK LEASING,

I, _____, on behalf of the entity named above (the "Customer") and if applicable as personal guarantor (if I am a personal guarantor, the "Guarantor"), elect to take advantage of the Settlement Program agreed to by the ATTORNEY GENERAL OF THE STATE OF [Insert State Name] and R-G CROWN BANK D/B/A CROWN BANK LEASING ("Crown") to pay off Customer's Rental Agreement with Crown (the "Rental Agreement") at a substantial discount and to settle any and all disputes between (i) Customer and Guarantor and (ii) Crown and De Lage Landen Financial Services, Inc. ("DLL") arising from the Rental Agreement or Crown's/DLL's efforts to collect under or enforce the Rental Agreement and that certain [Insert title and date of existing settlement agreement] between Customer[, Guarantor] and Crown (the "Existing Settlement Agreement"). With this Settlement and Mutual Release (the "Settlement Agreement") I am: (1) accepting the terms of the Settlement Program offered by Crown and (2) entering into a mutual release of claims with Crown and related parties

I understand that Crown and the Attorney General of the State of [Insert State Name] have agreed to the terms of this Settlement Program for the purpose of avoiding the expense and inconvenience of litigation and it is not an admission on the part of Crown that it engaged in any form of unlawful conduct or business practices, and that Crown expressly denies that it engaged in any such unlawful conduct or business practices and expressly denies that it is liable to any person or entity in connection with the Rental Agreement.

1. Terms Of The Settlement Program

I understand that, upon timely receipt of an executed copy of this Settlement Agreement and the Settlement Balance, as defined below, Crown and I agree that the Existing Settlement Agreement is rescinded, nullified and no longer of force and effect, and that Crown will:

- (a) forgive eighty percent (80%) of the remaining contract balance which was due under the Rental Agreement as of July 15, 2004 had there been no Existing Settlement Agreement;
- (b) forgive any late fees, penalties, or insurance charges assessed on that account on or after July 15, 2004;

- (c) forgive or refund 67% of any insurance-related charges assessed or paid on that account prior to July 15, 2004;
- (d) fully credit any payments Lessee and/or Guarantor has made to Crown which were due and paid after July 15, 2004, including payments under the Existing Settlement Agreement;
- (e) in the event your payments made after July 15, 2004, including payments made under the Existing Settlement Agreement, exceed the Settlement Balance described below, refund to you the amount in excess of the Settlement Balance; and
- (f) withdraw any and all adverse credit reports Crown filed, if any, as to the Lessee and/or Guarantor as a result of not receiving payment on the Rental Agreement on or after July 15, 2004

I also understand that Crown's records reflect the following information about Customer's Rental Agreement account:

**Unpaid Balance Due as of July 15, 2004
(including applicable taxes plus credit for 67%
of insurance-related charges assessed or paid
on or before July 15, 2004):** _____

**Add:
20% of Remaining Balance Due
after July 15, 2004, including applicable
sales taxes:** _____

**Minus:
Amount Due and Paid after July 15, 2004
(includes payments for monthly rental,
late fees, penalties, interest, sales taxes,
insurance charges, and payments on the
Existing Settlement Agreement):** _____

**Total:
Amount to be paid Crown (Settlement Balance):** _____
or
Amount to be Refunded by Crown: _____

Lessee and/or Guarantor agree to pay the Settlement Balance by the method checked below and request that Crown invoice Lessee and/or Guarantor accordingly:

_____ Pay the Settlement Balance in a lump sum within thirty (30) days of your mailing of this fully executed Release

_____ Pay the Settlement Balance in [insert 12 or 24, as appropriate] equal monthly installments of [payment amount], beginning on the date specified in the first Crown invoice, which payment date shall be at least 15 days after the date of mailing of such invoice. I understand that Lessee and/or Guarantor may pay the remainder of the Settlement Balance at any time without penalty

Checks are to be made payable to R-G Crown Bank d/b/a Crown Bank Leasing, 7949 E. Acoma Drive, Suite 207, Scottsdale, AZ 85260, Attn: Todd Davis. Please include the account number on the check

I understand that if Customer and Guarantor fail to pay the Settlement Balance as promised, Crown may seek to enforce the Settlement and Mutual Release in full and make use of any of the remedies available to it under the law. I agree that if Crown prevails in any litigation seeking to enforce this Settlement and Mutual Release, Crown shall be entitled to collect its reasonable attorneys' fees, together with interest on the unpaid Settlement Balance from the date of default until the date of payment at the rate of twelve per cent (12%) per annum, or, if lower, the maximum rate permitted under the laws of the State of [Insert State Name]. I understand that Crown will not institute any legal proceedings against Lessee and/or Guarantor in any Court outside the State of [Insert State Name] unless I object to the jurisdiction of the courts of [Insert State Name]. I understand, however, that if Lessee and/or Guarantor are parties to any legal proceeding against Crown in any court outside the State of [Insert State Name], Crown may assert a cross-claim or counterclaim in any such proceeding.

I understand that if I am a lessee who is entitled to a refund from Crown under the Settlement Program, I will be able to obtain that refund by executing this Settlement and Mutual Release. Within thirty (30) days of Crown's receipt of this Settlement and Mutual Release, Crown will send me my refund check.

2. Release Of Claims

I understand that, in exchange for the opportunity to pay off the Rental Agreement at a substantial discount, Customer and Guarantor each hereby releases and discharges Crown and DLL, and all of their subsidiaries, parents, affiliates, predecessors, successors and assigns, officers, directors, employees, shareholders and agents (the "Crown and DLL Parties") from, and covenants not to file or pursue any lawsuit or claim in any place against the Crown and DLL Parties for, any and all claims (including claims as a member or representative of a proposed class action, whether pending now or filed later) that Customer and/or Guarantor has or may have had against any or all of them for any and all damages, restitution, equitable relief, attorneys' fees and/or penalties related to the Rental Agreement or the Existing Settlement Agreement, including but not limited to claims arising out of efforts to collect under or enforce the Rental Agreement or the Existing Settlement Agreement. Customer and Guarantor each further agrees that if either of them is currently involved in any litigation arising from the Rental Agreement or any effort to collect under or enforce the Rental Agreement, Customer, Guarantor and Crown will mutually dismiss that litigation with prejudice.

In exchange for Customer and/or Guarantor's payment to Crown pursuant to this Settlement Agreement, Crown hereby releases and discharges Customer and Guarantor from, and covenants not to file or pursue any lawsuit or claim in any place against either Customer or Guarantor for, any and all claims that Crown has or may have had against either Customer or Guarantor and all of their subsidiaries, parents, affiliates, predecessors, successors, assigns, officers, directors, employees, shareholders, agents, and guarantors for any and all damages, equitable relief, attorneys' fees and penalties related to the Rental Agreement or the Existing Settlement Agreement. Crown also transfers all of its right, title and interest to the equipment subject to the Rental Agreement, if any, to the Customer

I hereby acknowledge and represent that I have read this Settlement Agreement; that I have had the opportunity to consult with a lawyer concerning it; that each of Customer and Guarantor is voluntarily entering into this Settlement Agreement; that neither Crown nor its agents or attorneys have made any representations or promises concerning the terms or effects of this Settlement Agreement other than those set forth in this document; and I understand that this is a full and final release of all claims Customer and Guarantor have or may have against the Crown and DLL Parties concerning the Rental Agreement, the Existing Settlement Agreement or Crown's/DLL's efforts to collect under or enforce the Rental Agreement or the Existing Settlement Agreement.

I further agree that this Settlement Agreement constitutes the entire agreement among the parties hereto, may not be changed orally and may not be modified or amended except pursuant to an agreement in writing signed by all of the parties hereto, unless Customer and Guarantor change their mind as provided above.

The signatory for the Customer below represents that he or she is duly authorized to enter into this Settlement Agreement and on behalf of the Customer.

This Settlement Agreement shall be deemed accepted upon your return to Crown of an executed copy of this Settlement Agreement.

IN WITNESS WHEREOF, and intending to be legally bound hereby, the undersigned has caused this Settlement Agreement to be executed this _____ day of _____, 2006.

Dated: _____

[NAME OF CUSTOMER]

By: _____

[Name]

[Title]

[Address]

By: _____ [Name], as
Guarantor

[Add appropriate notary clauses for State]

R-G Crown Bank d/b/a Crown Bank Leasing

By: _____
[Name]

**FILL OUT COMPLETELY AND SEND TWO SIGNED ORIGINALS TO CROWN at:
R-G Crown Bank d/b/a Crown Bank Leasing, 7949 E. Acoma Drive, Suite 207, Scottsdale,
AZ 85260, Attn: Todd Davis.**

**PLEASE KEEP A COPY FOR YOUR RECORDS. A FULLY EXECUTED DOCUMENT
WILL BE SENT TO CUSTOMER AND ANY GUARANTOR UPON COMPLETION OF
THE TERMS OUTLINED HEREIN**