

**Fidelity Access Networks, LLC business dealing with Matrix Business Capital located at:
401 East Ocean Blvd., Suite 401
Long Beach, CA 90802**

**Timeline of events prepared by Robert Marks
CFO Fidelity Access Networks, LLC dba Fidelity Voice and Data.**

4/8/2014: I received an e-mail from Erik McDonald that we were pre-qualified for up to 150K for an equipment lease.

I responded and inquired about rates.

05/13/2014: I told Erik that if he is competitive and no personal credit/guarantees then we would consider him.

06/26/2014: I told Erik we are ready for our next equipment lease and asked what the next steps are. He sent over a verification page for me to fill out. I did. I also sent Erik the vendor invoices, their credit app, my personal credit information, and our last three bank statements.

06/27/2014: Erik requested additional information. Address of the equipment and total dollar amount requested. I sent him the address of the equipment and told him to just add the invoices I already sent since I was not in the office. He confirmed and thanks me. He later confirmed all invoices to total \$129,259.46.

06/28/2014: Brian Acosta sent me an e-mail with the terms of our lease plus a \$495 fee. I told Brian we usually do not pay a bank fee and that we also need to make sure there is a \$1.00 buyout. Brian requested a time to talk. I told him I prefer e-mail to keep things in writing. He called several times.

06/30/2014: Brian called twice and also sent a long e-mail requested we talk via phone and not via e-mail. I felt this was "fishy" but agreed to talk tomorrow but insisted e-mail was better. I also requested 48 and 60 month terms. Brian provided 48 and 60 month terms. I confirmed with Brian the new amount for the

lease would be \$115,171.00.

07/01/2014. On that call he told me everything was approved and finalized. I told Brian I needed to finalize everything with our vendors and would get back to him, including a final number for the total amount of invoices for the lease.

07/14/2014: I sent an e-mail to let Brian know we are almost finalized with our vendors. Brian confirmed receipt of the e-mail.

07/23/2014: I informed Brian by e-mail, that I need to get \$41,000 of vendors paid ASAP. Brian replied he would get the paperwork out, lock in the line, and then start funding those invoices. I replied to send the paperwork, lock it in, keep things via e-mail since he insisted on calling and talking instead of e-mail, and I confirmed the terms of the lease.

07/24/2014: Brian confirmed the terms of the lease, 60 month, \$1 buyout, I agreed to the bank fee of \$495. Brian confirmed this was approved. Brian confirmed paperwork would be sent out today. We confirmed a meeting at 3pm on 07/25/2014 to review and finalize the paperwork. I asked if we can get one vendor paid by the coming Tuesday for \$7,000 since they are getting mad. Brian confirmed they would talk to the vendor and get them taken care of. Giovanni Hernandez sent the paperwork but it was incorrect.

07/25/2014: I requested that Giovanni send me the corrected paperwork. Brian responded that the total amount of the lease (which was the error) was not important and that we can still lock in the line once final invoices are received. he insisted on getting the final paperwork back to finalize the lease. I completed the paperwork.

07/30/2014: I received an email from Giovanni that they had received the paperwork and that they needed 3-5 days to process. He also asked that I complete a vendor information form so they could contact the vendors.

08/01/2014: The vendor information sheet was sent to Giovanni. Brian called and explained that I must complete a final interview to complete the lease and start funding. We scheduled a phone interview with Tammy Negelein from Brian's office for 10am EST on Monday August 4th, 2014. After the interview Tammy sent an e-mail confirming all went well on the interview and recapped it. She said i would receive a final checklist.

08/06/2014: I found out that we were not approved yet. I was very angry and told Brian I no longer wanted to proceed. I found out my personal credit needed to be run even though Erik and Brian assured me it would not required. I also found out there were many other steps still not complete. Brian called several times during the day despite my insistence he stop calling.

08/07/2014: Brian finally agrees to keep things in writing and sends an e-mail confirming all the steps still not completed that we were told verbally were. I replied to Brian that the vendors need to get paid and we can no longer have this nonsense. I told Brian he is being abusive to our vendors, our company, and me. I called Tammy and had a good conversation. She agreed Brian is difficult and not always scrupulous in his dealings, but that they could still get this lease done. We agreed to move forward and I would only work with Tammy.

08/25/2014: Brian sent an e-mail that now they have the final paperwork ready again because this time he did in fact get us approved. He assured us he did this time get the best rates possible but could no longer do a 60 month lease. Now it would have to be a 36 month lease. I wasn't happy but this was taking forever to get complete so I agreed to the 36 month terms to finally get this lease done. Brian replied he needed a one page addendum completed and once returned he can get us the final paperwork out to us again. Erik sent the addendum but I also got a voice mail from Erik but it was clearly Brian's voice. I realized that Erik and Brian were the same person.

08/26/2014: I returned to the office and returned the addendum to Erik's e-mail. We never heard another thing until 09/05/2014.

09/05/2014: I received an e-mail from Brian that now they can only fund \$91,000 of our invoices because the funding source would not fund certain invoices based on what we purchased. These are invoices Brian had for two months. If I wanted to move forward he needs 24 hours to get us the final paperwork, again. I told Brian it was a little late to find all this out and still not have certain vendors paid. This was causing our company serious damages. He replied he would call the most angry vendor, Pulse Supply, and that we would have final paperwork Monday and the lease would be funded Tuesday, short the invoices he couldn't fund anymore. I thanked him and told him he must get this done as I am leaving town for a week on Monday 09/08/2014. Erik notified some vendors that once the bank doing the lease on behalf of Matrix (Brian's company) received the invoices they will create final documents and get them funded asap. Brian again apologized for all the delays.

09/08/2014: I asked Brian if Pulsed had been paid today. I also told Erik I do not have access to do paperwork as I am on vacation and to work with Stacey from our office. Erik made two additional requests never requested before the lease could be approved. I asked Stacey to work with Larry Dubin from our office to help procure this. I told Erik/Brian this should have been requested and done weeks ago. In reality this should have been done months ago.

09/09/2014: Larry sent Erik what was requested. Erik thanked Larry and said he would get this to his funding department now to send to the bank. Then the final documents can be generated.

09/10/2014: Larry asked Erik if everything is finalized as we hadn't heard anything in a long time. Larry also told Erik our vendors are now messing with our credit and hindering our ability to order additional products. Erik replied he would check the status. I replied to Erik's e-mail and told Brian this has to be done already and to make it happen today. Erik then sent a new punch list of items they need which included 8 new items and a request for an additional \$3,534.79 in addition to the \$4,749.79 we already gave them months ago when they first told advised us this lease had already been approved and finalized. I replied that this was over and that we would be going another direction and to return our money in full.

09/15/2014: Larry sent a formal request to cancel and refund our deposit.

Robert Marks
CFO and Founder
Fidelity Voice and Data
23250 Chagrin Blvd., Suite 250
Beachwood, Ohio 44122
Direct: 216.378.8986
E-mail: robert@fidelityvoice.com
www.fidelityvoice.com