

**AGENDA ITEM EXECUTIVE SUMMARY**

Agenda Item number: 5h

Title:

Recommendation to approve an Application for a New
Massage Establishment License for Restore and Recover
located at 1121 E Main Street, St. Charles, IL 60174.

Presenter:

Jim Keegan, Chief of Police

Meeting: Government Operations Committee

Date: March 19, 2018

Proposed Cost: \$

Budgeted Amount: \$

Not Budgeted: ☐**Executive Summary** *(if not budgeted please explain):*

This is a request for a new Massage Establishment License for Restore and Recover located at 1121 E Main Street, St. Charles, IL 60174.

Pursuant to this item being presented at the Government Operations Committee meeting on Monday, March 19, 2018 to seek approval; it will be brought before the Liquor Control Commission at a meeting scheduled at 4:30 p.m., the same day, to process and move it forward to this Committee. This item will then continue on to the City Council meeting scheduled on April 2, 2018 for final approval.

Attachments *(please list):*

Massage Establishment Application
Background Check
Site Plan
Business Plan

Recommendation/Suggested Action *(briefly explain):*

Recommendation to Approve an Application for a New Massage Establishment License for Restore and Recover located at 1121 E Main Street, St. Charles, IL 60174.

Police Department

Memo

Date: 3/13/2018
To: Chief Keegan
From: Commander Chuck Pierce
Re: Massage Therapist Background / Jessica Klecka

The purpose of this memo is to document the background investigation of Jessica L. Klecka pursuant to her application for a Massage Establishment License for Restore and Recover.

Applicant:

Ho

- Klecka currently resides at the above address in Elgin, Illinois. Klecka has been residing at this address for approximately 4 years.
- The Elgin Police Department has no negative contacts with Klecka.
- Klecka has no negative contacts through our department's New World System.
- Klecka has no negative contacts through the Kane County Aegis System.
- Klecka showed no negative court information when run through Kane County Circuit Clerk.
- Klecka was born in Elgin, Illinois and is a U.S. Citizen.
- Klecka's maiden name is Jessica L. Cancel. This name was checked along with her current name in all the same data bases with no negative contacts found.
- Klecka stated that prior to living in Elgin she lived in Carol Stream, and St. Charles.

Service, Courage, Professionalism, Dedication



- Klecka was checked through Carol Stream with no negative contacts. Carol Stream also checked DuPage court System for me and found one traffic citation.
- Klecka plans on opening a new message establishment here in town under the name Restore and Recover. The business will be located at 1121 E. Main St. Suite 121/125, St. Charles, IL 60174.
- Klecka stated that she has yet to open the business and will not do so until she obtains a license. Klecka is currently employed with Mario Tricoci in Bloomingdale, Illinois. Klecka has been employed with the business since November 2011. I logged onto www.google.com and search Mario Tricoci through the search engine and found it to have good ratings. One reviewer gave Klecka 5 stars. Klecka's married name and maiden name were run through Google with nothing negative found.
- At this time Klecka will be the only message therapist and only employee of the business.
- On 02/13/2015, Klecka submitted a set of fingerprints to the St. Charles Police Department. The police department has yet to receive the results of the submission.
- Klecka stated that the massages would be taking place in the larger of the two rooms. Klecka provided a physical layout of the business when she submitted her application to the City of St. Charles. (See attached business floor plan) The smaller front room would be used as waiting and recovery.
- Klecka stated that she attended Cortiva School of Massage Therapy in Woodridge, Illinois where she obtained a State of Illinois Massage Therapist License #227.013689. (See attached copy of massage license)
- I logged onto the Illinois Department of Financial & Professional Regulation web site. I ran Klecka's Massage Therapist License, which came back valid and in good standing with no discipline. (See attached document)
- I logged onto TLOxp, which is a Law Enforcement Data Base. I ran Klecka's Social Security number, which registered to her. TLOxp did not list any additional licenses registered to Klecka.
- Klecka was given a copy of Local Ordinance Chapter 5.20 and was told to review the definitions and requirements of the Massage Therapist License.
- Klecka provided me with a copy of her lease agreement. Klecka has yet to sign the lease with Black Rhino Industries, LLC and is waiting to obtain her approval for the license before doing so. (See attached lease agreement) I did speak to Brian Dempsey with Black Rhino who advised they are holding the space for Klecka.

- Klecka provided me with a copy of her Certificate of Liability Insurance for herself and a quote for the business Restore and Recover. The quote for Restore and Recover is from State Farm Fire and Casualty Company. The insurance coverage of \$2,000,000.00 for each occurrence. Klecka is also covered under the American Massage Therapy Association (AMTA) with a Professional Liability Occurrence Coverage. This coverage is also \$2,000,000.00 per claim. The binder is compliant with the Massage Therapist License, Local Ordinance 5.20. (See attached copy of insurance documents)

This concludes this background investigation.

CP



As an applicant for licensing with the City of St. Charles, I am required to furnish information for use in determining my qualifications. In this connection, I authorize the release of any and all information you may have concerning me, including but not limited to criminal history and conviction information, information of a confidential or privileged nature or any data or materials which have been sealed or agreed to be withheld pursuant to any prior agreement or court proceeding involving disciplinary matters.

I hereby release, discharge, and exonerate the CITY OF ST. CHARLES POLICE DEPARTMENT, its agents and representatives, and any person furnishing information from any and all liability of every nature and kind arising out of the furnishing, inspecting, and copying of such documents, records and other information. This release shall be binding on my legal representatives, heirs, and assigns. It is understood and acknowledged by me that any information secured, pursuant to this required background investigation, which would negatively reflect on me or my ability to obtain licensing in the City of St. Charles or elsewhere may be disseminated to the appropriate agency or jurisdiction of proper authority. A copy of this document shall be as binding as the original.

Jessica Kleck

Applicant Name (Printed)

[Signature]

Applicant's Signature

3/6/18

Date

JAMES T. KEEGAN *Chief of Police*



Illinois Department of Financial and
Professional Regulation

Lookup Detail View

Contact

Contact Information

Name	City/State/Zip	DBA/AKA
JESSICA LYNN KLECKA	ELGIN, IL 60124	

License

License Information

License Number	Description	Status	First Effective Date	Effective Date	Expiration Date	Ever Disciplined
227013689	Licensed Massage Therapist	ACTIVE	12/13/2011	12/19/2016	12/31/2018	N

Generated on: 3/13/2018 2:41:35 PM

**RIDER ATTACHED HERETO & THEREFORE MADE A PART OF
THIS LEASE BETWEEN BLACK RHINO INDUSTRIES, LLC, LESSOR,
AND JESSICA KLECKA, LESSEE**

EXHIBIT C

LESSEE INFORMATION/CONTACT SHEET

COMPANY NAME: _____ PRIMARY CONTACT NAME: _____

MAILING ADDRESS [after lease is executed]: _____

LEASED PREMISES ADDRESS: _____ UNIT #: _____

PRIMARY PHONE #: _____ PRIMARY FAX #: _____

PRIMARY EMAIL ADDRESS: _____ MOVE-IN DATE: _____

Preferred Correspondence Method: Regular Mail: _____ Email: _____ Phone: _____

In case of emergency please contact the following:

1st Contact Name: _____ Phone#: _____

2nd Contact Name: _____ Phone#: _____

3rd Contact Name: _____ Phone#: _____

KEY REQUIREMENTS

OF KEYS TO SUITE: _____ (2 keys provided free) *** Additional keys are available for \$10.00 / each**

OF KEYS TO BUILDING: _____ (2 keys provided free) *** Additional keys are available for \$10.00 / each**

Mailbox required: _____ Yes _____ No # of Mailbox keys: _____

Will your space be alarmed? _____ Yes _____ No

Who is authorized to request duplicate keys? _____

Primary contact in case of an employee lock out? Contact Name: _____ Phone#: _____

SIGNAGE (please indicate how you want your name to read)*

DIRECTORY (if applicable): _____

SUITE DOOR (if applicable): _____

MONUMENT (if applicable): _____

***Signage varies by property, and signage as stated above may or may not be available at your property.
Additional monthly fees for certain signage may apply.**

BUSINESS HOURS:

Monday -- Friday: _____

Saturday: _____ Sunday: _____

Tenant Signature of Approval: _____ Date: _____



City of St. Charles

Office of the Mayor

Two East Main Street
St. Charles, Illinois 60174-1984

Phone: 630-377-4445 • Fax: 630-377-6034

Office Use Only

Received: _____

Amount Paid: _____

Receipt: _____

MESSAGE ESTABLISHMENT LICENSE APPLICATION

IMPORTANT: Application must be completed in full and notarized before it will be accepted.

All fees must be paid at the time the application is submitted and a current certificate of insurance must be included with this application.

Annual License Application Fee: \$250.00

Fingerprint Fee: \$50.00 (if new owner)

NOTE: Applicant must be fingerprinted by the St. Charles Police Department and must provide two passport-size photographs (2 x 2 inches, head and shoulders area, facing forward) with this application.

1. ☒ New License Application ☐ Renewal Application ☐ Application Change

2. Please select the option that best describes your business:

☐ Corporation

☐ Partnership

☒ Individual

3. Business Name: Restore and Recover Sales Tax#: _____

Business Address: 1121 East Main street, suite 121/125 Business Phone: _____

Email Address: _____

4. Name of Applicant: Jessica Klecka Home Phone: _____

Home Address: _____ City/Zip: Elgin IL, 60124

Social Security: _____ Date of Birth: _____

Driver's License: _____ Issuing State: Illinois

****Must include a photocopy of government issued identification card.**

5. Have you ever been convicted of a criminal ordinance violation (other than minor traffic offences):

☐ Yes

☒ No

6. If yes, explain in detail:

7. Days/Hours of Operation: 7 days a week 9am - 7pm → Dropping to 6 days

8. Will the business be supervised and conducted by a manager:

☐ Yes

☒ No

If no, please explain:

I am taking all responsibility, will manage myself and business

9. Name of Manager: _____ Home Phone: _____

Home Address: _____ City/Zip: _____

Social Security #: _____ Date of birth: _____

10. **List as indicated** previous three years' employment history:

Employer: MARIO TRICOCI Phone: 847 202 1900

Address: 64 Stratford St, Bloomington Occupation: Massage Therapist

Dates of employment: From: Nov, 2011 To: March, 2013

Employer: _____ Phone: _____

Address: _____ Occupation: _____

Dates of employment: From: _____ To: _____

Employer: _____ Phone: _____

Address: _____ Occupation: _____

Dates of employment: From: _____ To: _____

11. Has the manager ever been convicted of a criminal or ordinance violation (other than minor traffic offenses): ☐ Yes ☒ No

If yes, explain in detail:

12. Will you operate by appointment only? ☒ Yes ☐ No

13. If you answered Yes to #12, will walk-ins be accepted? ☐ Yes ☒ No

14. License and/or permit history. List all prior Massage Licenses/Permits and current status (use additional sheet if needed):

State of Illinois
Department of Financial and Professional
Issuing authority: Regulation Division of Professional Regulation Status: Active
Issuing authority: _____ Status: _____

15. Have you or any of your licensed massage therapists been sanctioned by the Illinois Department of Professional Regulation concerning your licensure? As a reminder and per Illinois law, all Massage Therapists practicing inside the State of Illinois must be licensed by State of Illinois. Out of state licensees are NOT valid in Illinois. ☐ Yes ☒ No

16. If any prior licenses/permits have been revoked/suspended, state the reason and disposition:

Reason: _____ Disposition: _____

Reason: _____ Disposition: _____

17. Describe the building and specific location within the building where the Massage business will be conducted:

****ATTACH A FLOOR LAYOUT/DIAGRAM OF THE BUSINESS****

Approximate floor area devoted to the principal business: 200 sq ft

Approximate floor area devoted to Massage stations: 200 sq ft

Approximate total floor area of premises: App. 500 sq ft

18. Describe other activities or business conducted at this location:

Building has a multitude of other business including
physical therapy, an esthetician.

My space has two rooms, one is a waiting area, other will be devoted for business/tech room

19. List as indicated all massage therapists and employees. This list must be updated with the office of the
Liquor Commissioner within 10 days of any employment change.

Name: Jessica Klecka Home phone: [REDACTED]

Address: [REDACTED] City/Zip: [REDACTED]

Position employed: Massage Therapist

State of Illinois Massage License Number: 227,013689

Name: Home phone:

Address: City/Zip:

Position employed:

State of Illinois Massage License Number:

Name: Home phone:

Address: City/Zip:

Position employed:

State of Illinois Massage License Number:

Name: Home phone:

Address: City/Zip:

Position employed:

State of Illinois Massage License Number:

This Section for Corporate or Partnership Applications Only

1. List each officer, director or shareholder owning 20% or more stock or controlling interest of the corporation/partnership:

Date of Birth

2. Has any officer, manager, director or shareholder owning 20% or more of the stock of the corporation ever been convicted of a criminal or ordinance violation (other than minor traffic offenses)?

☐ Yes

3. If yes, explain in detail:

Affidavit

State of Illinois)) SS
County of Kane)

I/We, the undersigned, being first duly sworn, say that I/we have read the foregoing application and that the statements therein are true, complete, and correct and are upon my/our personal knowledge and information and that I/we will not violate any of the ordinances of the City of St. Charles or the laws of the State of Illinois or the laws of the United States of America, in the conduct of the place of business described herein.

Signature of Applicant

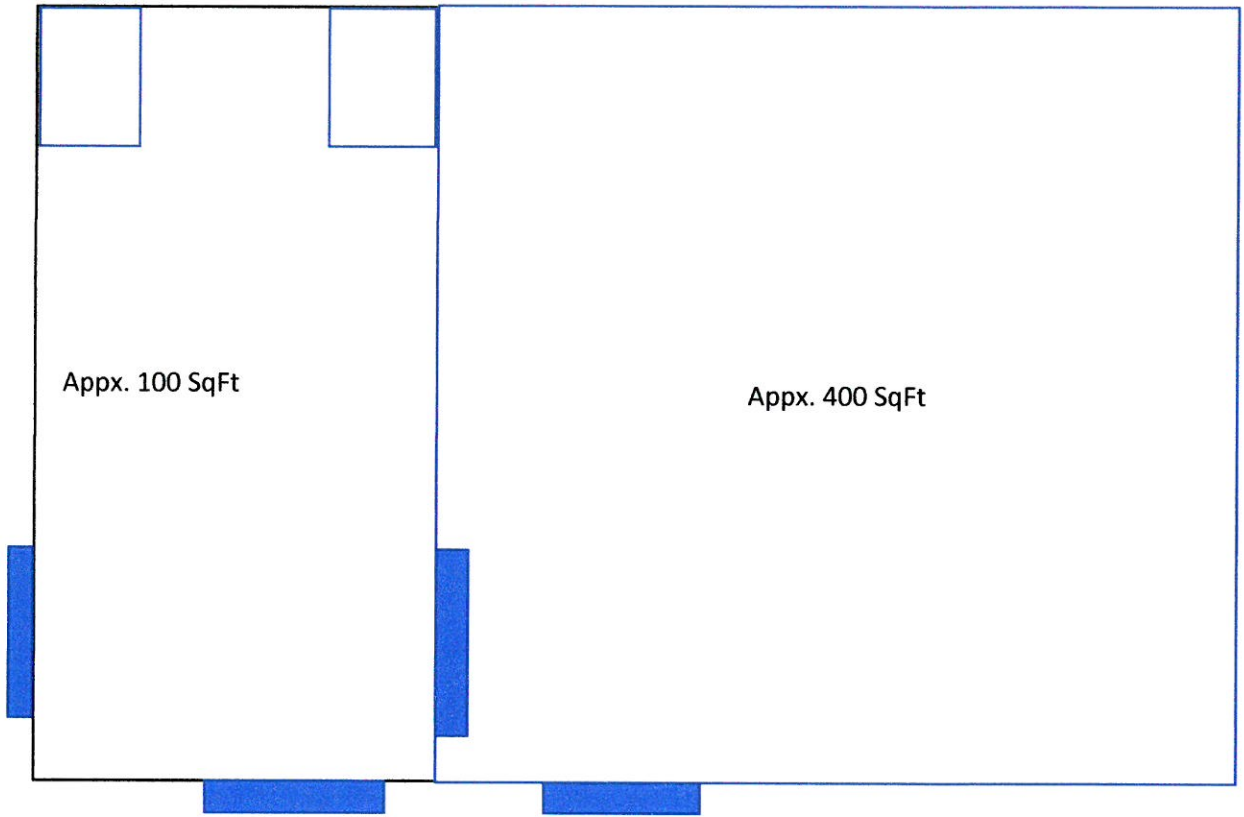
Signature of Applicant

I, Rebecca Paul, a Notary Public in and for said county in the state aforesaid, do hereby certify that the applicant(s), appeared before me this day in person and acknowledged that he/she/they signed the foregoing application as his/her/their free and voluntary act for the use and purposes therein set forth.

Given under my hand and notarial seal this 13th day of February, 2018



Notary Public



DOOR











Restore & Recover Massage Therapy

Jessica Klecka

Business Plan

Requesting \$22,000.00

1121 East Main Street, suite 121/125

Saint Charles, IL 60174-2205

P. (630)336-5099

Jessica.lmt@outlook.com

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Executive summary

I have been in the massage therapy industry for 6 years. I have worked at a chiropractors' office as an independent contractor for a short time but have spent most of my career at Mario Tricoci day spa in Bloomingdale Il. Working for the spa industry has given me a clear sense on how to make someone feel relaxed and comfortable with me. I know how to listen to someone's needs and truly customize their service. I believe any massage should be in a clam and comfortable environment, no matter the type of service. Working in the industry I have focused my skills on getting results in the body which has made me one of the most popular technicians in the company. I don't believe a massage should just "feel good" it should have a lasting impact on the body.

Objective

To establish a profitable massage therapy practice that focuses on safe and effective services for every guest.

Mission Statement

With a strong code of ethics at the core of my practice, I will strive to provide safe and effective treatment to anyone who comes to me for relief.

Improving Skills

I will never be done improving and evolving my practice. I have experience in numerous massage modalities such as Swedish relaxation, deep tissue therapeutic, pregnancy, trigger point therapy, aromatherapy and myofascial release. I am certified in Swedish, medical massage and well as hot and cold stones. Although I have knowledge of sports injuries and sports massage I feel improving my knowledge will no doubt will benefit new clients. The next certifications I plan on obtaining are cranial sacral and lymphatic massage. Both are every useful in the field and safe on almost any medical conditions.

Description of Business

Massage therapy practice specializing in deep tissue/therapeutic/medical massage. Customizing each service for client goals needs and what their body responds best to. Massage is effective in relieving stress, restoring function, increasing performance, recusing pain and aiding in the recovery of old and new injuries. To insure services are safe and effective I will have each guest fill out an intake form that will have clients describe all health issues so the best and safest treatment can be provided for them. Knowing past injures and medications are important in determining the proper treatment. Will also be offering basic postural exams to better understand what is happening in a person's body. Selfcare will be given in the form of stretches and soft tissue home techniques with the understanding that I am not prescribing anything, just making suggestions to improve and prolong the results of the service.

Company Ownership

Sole proprietorship, new business. I will be the sole owner and operator of my practice. I will use the software Mindbody to help me manage my business and clients. With client intake forms and files on the system I will be organized and efficient. Mindbody also allows clients to pay online and will help to manage my finances. I have a device that will allow me to accept credit cards as well. With the office equipment I will have everything organized and secure. Planning on having a business banking account and business credit card to keep all expenses and profits in the same place. I will make a once month trip to the bank, possible weekly trips, to deposit any cash payment I receive.

Company Policy

To insure every client is protected as well as the practice, a client intake form will be filled out and signed with a statement that all information on document is correct and client agrees to any limitations of body work that the therapist suggests. If information on the intake form reveals a health concern that would mean certain massage techniques contraindicated for massage, the client must accept the limitations or not receive any body work. If the client is under the on-going care of a doctor for a specific condition, a doctors note is required to make sure all health care providers support and approve of massage therapy being added to clients health regiment. Client will be required to update intake form for changes every visit.

Cancellation policy will be a 24 hour notice requirement. If client cancels appointment within 24 hours of scheduled time, half of service cost is due before client can book another appointment. After three failed 24 hour notices the fee will be 100% of service price. If a client does not notify myself of the cancellation and simply does not show up it is automatically 100% of service due. Until balance is paid, client can not book another appointment.

Products and Services

Products I will use will be basic sheets, towels, bolsters, pillow cases and massage oil or cream. I will use the lotus touch/biotone creams and gels which are unscented and will mix well with any aromatherapy scents that I may bring on. Aromatherapy I plan on using are certified organic in the following scents; grapefruit, eucalyptus, peppermint, lavender and tea tree oil. Will use basalt stones and marble stones for the massage service as well. With client consent I may also use a tool called pointer plus, which uses electric pulses that help to eliminate stubborn trigger points.

I will offer three main types of massage therapy; therapeutic/deep tissue, relaxation, and hot and cold stone massage.

I specialize in deep tissue and will use my advanced techniques to get the best results I possibly can. Therapeutic/deep tissue can be an intense experience and I will always work with in someone's pain threshold. These techniques can be extremely effective in breaking up knots and adhesions and replenishing function and balance to the body. Usually we are focusing on a specific pain or problem

but can still be full body. Because this work can be intense I will always use the cold stones at the end of a treatment to reduce inflammation and promote natural healing in the body.

Not everyone needs intense bodywork, some people just need to release tension and restore their body to a more relaxed state. That is where my relaxation work comes in. I slow down my techniques to release tension throughout the body while still getting results. It is a different feel to the massage and is gentler than deep tissue but can still be just as effective.

Heat relieves stress at a faster pace, reduces tension and pain. Hot stones can be extremely useful on someone with an immense amount of tension that I simply can't breakthrough. I can also be a very relaxing and feel good service that warms the body and gets beautiful results. Also using the hot and cold stones together actually work to flush out an area of the body that is holding excess tension and stress.

Every massage can be 100% customized and be more of a combination of all three services depending on the client's wants and needs. There is no one size fits all massage, everyone will get a custom experience.

Hours of Operation

Appointment only. For the first month, I will take guests every day to determine what days and times work best for many clients. Appointments will be available between 9am to 7 pm seven days a week. Appointments can be made online through the system Mindbody. Same day booking will not be allowed online, guest will have to call me directly to make appointment. After determining what days of the week work best for most clients I will adjust accordingly and will be open five days a week.

Interior

The building is wheelchair accessible with ample parking and separate male and female bathrooms. Office is located on the bottom level but the building is equipped with an elevator and stairs. The bathrooms are located on the same floor as the practice but are shared with other offices. My business will have two separate rooms, a waiting room, and the treatment room/office. I will have a wall divider in the treatment room to make sure the guest has all the privacy they need. This way I can make sure no one tampers with my files while I am in service. There is no water access to the room, but the bathrooms are nearby. To maintain cleanliness, I will be using tea tree oil hand wipes before and after treatments. Defense tea tree oil wipes have antibacterial, anti-fungal and antimicrobial ingredients. At client's preference I will gladly sanitize my hands with soap and water in the bathroom. The waiting room will have at least two chairs and will be inviting so guests don't feel rushed after a service. I will provide water to guests by having a mini fridge filled for their use. I will have dim lighting throughout the space for a more relaxing environment. The space itself will need to be painted. I will choose soft colors for the space.

Marketing

Offering a variety of promotions will help bring people in for treatment. I will offer one raffle a month for a free massage. The raffle will be for the guests that come in for a service that month. For each service rendered that month, the guest will have their name put in for the raffle. There is also a referral bonus where their name will be added along the person who referred them. However, after the 5th referral from the same person, that person will receive a free massage as a thank you, which does not interfere with the raffle.

Social media is a vital part of any business so I plan on utilizing my own website as well as a Facebook page. The website will have a list of services and pricing, as well as my history and experience as a massage therapist and my goal for each client. I will be sending out a newsletter each week for the first month, then each month following, sharing tips and tricks to self-care and prolonging results in the sessions. Inform clients of upcoming schedule changes and promotions. I will also post this information monthly on Facebook for people who do not wish to receive the newsletter.

I plan on being an active member to the Saint Charles community and participating in local events. Staying current in all local news to better understand and connect with businesses around me. I want to be a known addition to the community by introducing myself and practice to near by businesses and participation in fairs with a table to promote myself. To help make a lasting impression I will have custom made business cards and possibly pamphlets with all my contact information and website details. Will also gladly offer chair massage events for local business who want to improve employee attitude and the overall atmosphere.

TriCity Crossfit will also be a huge referral factor in my business. I am working with the owner of the gym to include massage therapy as part of the monthly gym package. Details have not been worked out but I will gladly offer my services to all gym members. I will also figure out a designated time to visit the gym to talk to about my practice and do sports massage.

Target Market

With over five years of experience in the massage field I have developed a strong following. Mainly of clients live in the Saint Charles area and travel to Bloomingdale, so the convenience of moving would be beneficial. Most of my clients are active and have high stress lives and are looking for pain management from running, over working, not adequate stretching, poor posture and muscle injuries. Having my practice out of a gym would inspire my current clientele to stay fit and provide resources that can guide them to healthier living.

Being a member of the gym, gave me a clear insight to what members put their body through and the body mechanics needed to insure every move is safe and effective. Members are serious about their health and fitness which make them excellent clients who will take their self-care and treatment seriously.

Competition

Now more than ever people have plenty of options for massage but no one really offers massage in a cross fit environment in the area. The main competition in the area would be Body and Spirit, International Medical Massage and Element because they all offer customized therapeutic services.

Body and Spirit offer 30,60 and 90 min massages from \$40 - \$99 but upcharge for extra services like hot stone

International Medical Massage offer 45,60 and 90 min massages from \$60 - \$100 but that less then convenient hour.

Elements offer 60,90, and 100 min massages from \$59/\$89 - \$118/\$175 but charge even more for extra services like hot stone or deep tissue

Pricing

Pricing is based on time, not type of service. No one will pay extra for needing specific work or wanting different elements added to their service. I will have the same rate for everyone. Each Service will be spaced 15 minutes apart for intake, payment, outtake and note charting. Clients can also pay in advance through the Mindbody system.

30 min massage will be booked for 45 minutes for \$45

60 minuet massages will be booked for 75 minutes for \$85

90 minute massages will be booked for 105 minutes for \$125

120 minute massages will be booked for 135 minutes for \$165

Appendix

Start-up Expenses

Business Licenses	300.00
Insurance	593.00
Security Deposit	1,200.00
Treatment Room Furniture	1,000.00
Massage table/chair & supplies	1,700.00
Stones hot/cold/core & supplies	700.00
Linens, towels, blanket & ext.	500.00
Waiting Room Decor	1,400.00
Office Furniture & Supplies	1,200.00
Massage Products	400.00
Painting & lighting	1,000.00
Startup Expenses	10,000.00
FLOAT FUND	12,000.00
TOTAL LOAN AMOUNT	22,000.00

Monthly Expenses

Rent/utilities	\$800.00
Loan	\$500.00
Laundry	\$150.00
Products	\$150.00
Software/Internet	\$100.00
Business Taxes	\$500.00
Total Monthly Expenses	\$2,200.00

Determining Start-up Capital

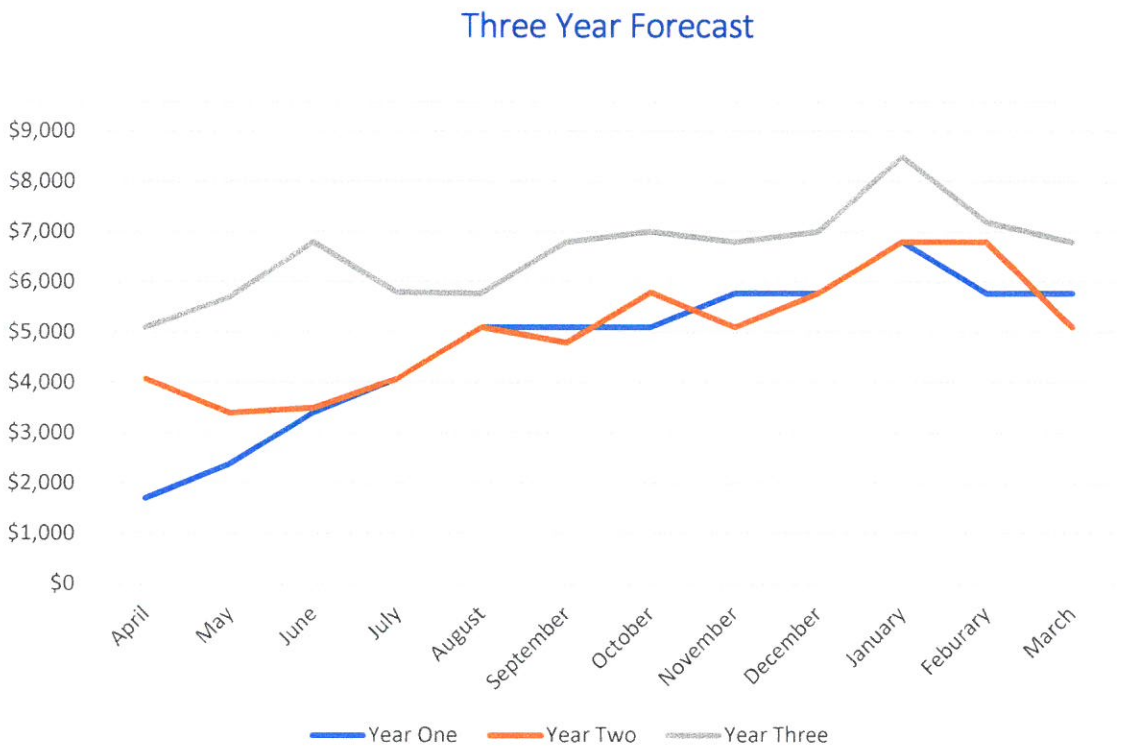
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8
Starting cash	\$12,000.00	\$8,640.00	\$5,960.00	\$4,300.00	\$3,320.00	\$3,360.00	\$3,400.00	\$3,440.00
Cash In:								
Cash Sales	1,700.00	2,380.00	3,400.00	4,080.00	5,100.00	5,100.00	5,100.00	5,780.00
Total Cash In	\$13,700	\$11,020	\$9,380	\$8,380	\$8,420	\$8,460	\$8,500	\$9,220
Cash Out:								
Expenses	\$2,200	\$2,200	\$2,200	\$2,200	\$2,200	\$2,200	\$2,200	\$2,200
Total Cash Out	\$2,200	\$2,200	\$2,200	\$2,200	\$2,200	\$2,200	\$2,200	\$2,200
Ending Balance	\$11,500	\$8,820	\$7,160	\$6,180	\$6,220	\$6,260	\$6,300	\$7,020
Payroll	\$2,860.00	\$2,860.00	\$2,860.00	\$2,860.00	\$2,860.00	\$2,860.00	\$2,860.00	\$2,860.00
Ending Balance	\$8,640.00	\$5,960.00	\$4,300.00	\$3,320.00	\$3,360.00	\$3,400.00	\$3,440.00	\$4,160.00
CHANGE (CASH FLOW)	\$8,640.00	\$5,960.00	\$4,300.00	\$3,320.00	\$3,360.00	\$3,400.00	\$3,440.00	\$4,160.00

Payroll (2,860 – 30% taxes = \$2,000.00) until profit

	Month 9	Month10	Month 11	Month 12	Month 13
Starting cash	\$3,440.00	\$4,160.00	\$5,900.00	\$6,620.00	\$7,340
Cash In:					
Cash Sales Paid	\$5,780.00	\$6,800.00	5,780.00	\$5,780.00	\$5,780
Total Cash In	\$9,220	\$10,960	\$11,680.00	\$12,400	\$13,120
Cash Out:					
Expenses	\$2,200.00	\$2,200.00	\$2,200	\$2,200	\$2,200
Total Cash Out	\$2,200.00	\$2,200.00	\$2,200	\$2,200	\$2,200
Ending Balance	\$7,020.00	\$8,760.00	\$9,480.00	\$10,200	\$10,920
Payroll	\$2,860.00	\$2,860.00	\$2,860.00	\$2,860	\$2,860
Ending Balance	\$4,160.00	\$5,900.00	\$6,620.00	\$7,340	\$8,060
CHANGE (CASH FLOW)	\$4,160.00	\$5,900.00	\$6,620.00	\$7,340.00	\$8,060.00

Payroll (2,860 – 30% taxes = \$2,000.00) until profit

Sales Forecast



Year One Total Sales Forecast \$56,780

Year Two Total Sales Forecast \$70,240

Year Three Total Sales Forecast \$79,280

Monthly totals are based off a 10-20 massage week per month.

Max massages per week are 35 hours - \$11,900 a month - \$142

Five Year Plan

In Three years, depending on how sales go, I plan on expanding my practice to include two more massage therapists. I am limited to one technician in the current space, which works perfectly now that I am starting my practice. In three years I plan on moving my practice to a larger space. Year five I hope to have two hard working massage therapist that share my view point. With these new technicians I will hire an assistant and a service representative to help with client booking and clean up. With these new hires and the larger space I still expect my sales to double if not triple.

State of Illinois

Department of Financial and Professional Regulation Division of Professional Regulation

LICENSE NO.
227.013689

The person, firm, or corporation whose name appears on this certificate has complied with the provisions of the laws, rules and regulations and is hereby authorized to engage in the activity as indicated below:

EXPIRES:
12/31/2018



LICENSED MESSAGE THERAPIST

JESSICA LYNN KLECKA
426 ACUSHNET STREET
ELGIN, IL 60124



BRYAN A. SCHNEIDER
SECRETARY

JESSICA BAER
DIRECTOR

The official status of this license can be verified at www.idfpr.com

11280310

State of Illinois
Department of Financial and Professional Regulation
Division of Professional Regulation
LICENSED
MESSAGE THERAPIST

LICENSE NO.
227.013689

JESSICA CANCEL

EXPIRES:
12/31/2016

MANUEL FLORES
ACTING SECRETARY

JAY STEWART
DIRECTOR

The official status of this license can be verified at www.idfpr.com

9232439

Cut on Dotted Line



amta
american massage therapy association

certificate of insurance

AMTA Member ID#: 1267049

AMTA Member Classification: PROF

Enrolled Member Effective Date: 02/01/2018
to 01/31/2019

Coverage for enrolled member's business is limited to claims arising from enrolled member's professional services.
Business Name:

Administered By:

Healthcare Providers Service Organization
Affinity Insurance Services, Inc.
1100 Virginia Drive, Suite 250
Fort Washington, PA 19034

Insurance Company:

Columbia Casualty Company
A CNA Company

TYPE OF INSURANCE	MASTER POLICY NUMBER	LIMITS <small>(per enrolled member)</small>
Professional Liability Occurrence Coverage	0289955556	\$2,000,000 each claim/\$6,000,000 aggregate Subject to the Master Policy Aggregate

Coverage is afforded to AMTA Members for a period of 12 months concurrent with the Enrolled Member Effective Date or until membership is terminated or expires. Student Enrolled membership expires on the last day of the month in which the Student Enrolled Member graduates. No coverage is afforded to Student Enrolled Members for providing massage therapy services outside of school sanctioned and directed activities. If the AMTA Master Policy is non-renewed or cancelled, the AMTA Member's coverage under this policy will terminate upon the expiration of the Enrolled Member Effective Date and will not be renewed. The Master Policy Aggregate may be reduced by claims paid on behalf of other insureds.

ADDITIONAL COVERAGES *(included in Professional Liability Limits specified above)*

- General Liability
- Products Liability
- Host Liquor Liability
- Personal Injury Liability

- Good Samaritan Liability
- Malplacement Liability
- Fire & Water Legal Liability *(subject to \$100,000 sub limit)*

COVERAGE EXTENSIONS	COVERAGE EXTENSION LIMITS
• License Protection	\$10,000 per proceeding / \$25,000 aggregate
• Defendant Expense Benefit	\$10,000 aggregate
• Deposition Representation	\$2,500 per deposition / \$5,000 aggregate
• Assault (excluding Texas)	\$10,000 per incident / \$25,000 aggregate
• Medical Payments	\$2,000 per person / \$100,000 aggregate
• First Aid	\$2,500 aggregate
• Damage to Property of Others	\$10,000 aggregate

This material is intended to provide a general overview of the products and services offered. Coverage for enrolled member's business is limited to claims arising from enrolled member's professional services. Only the policy can provide the actual terms, coverage's, amounts, conditions and exclusions. Please contact HPSO at 1-888-253-1474 directly for a free copy of the complete policy.

State Farm Fire and Casualty Company

Medical Office Policy

Prepared: November 9, 2017

Prepared for: RESTORE AND RECOVERY
1121 E MAIN ST
SAINT CHARLES, IL 60174-2205

Phone:

Prepared by: Jay Janese
Jay Janese Ins Agency Inc
311 Randall Rd
South Elgin, IL 60177-2248
Mailing address: 311 Randall Rd
Phone: (847)741-5733
Email: jay.janese.g8xu@statefarm.com

Quote Effective Date: 11/09/2017

Quote Results

Coverages

	Limit	Premium
Coverage B - Business Personal Property	10,000 - Replacement Cost	388.00
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months	
Coverage L - Business Liability - Per Occurrence	2,000,000	117.00
Coverage L - Business Liability - Annual Aggregate Limit	4,000,000	
Products / Completed Operations Liability - Annual Aggregate	4,000,000	
Damage to Premises Rented to You	300,000	
Coverage M - Medical Expenses	5,000	

Policy Deductibles

Basic Deductible	1,000
Employee Dishonesty	250
Equipment Breakdown	1,000
Inland Marine Computer Property Form	500
Money and Securities	250

Discounts and Charges

Enclosed Building Discount	(18.00)
Protective Devices Discount	(12.00)

Extensions of Coverage

Accounts Receivable (Off Premises)	15,000
Accounts Receivable (On Premises)	50,000
Arson Reward	5,000
Back-Up of Sewer or Drain	15,000
Brands And Labels	25,000
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Dependent Property - Loss of Income	5,000
Employee Dishonesty	10,000
Equipment Breakdown	Included
Fire Department Service Charge	5,000
Fire Extinguisher Systems Recharge Expense	5,000
Forgery Or Alteration	10,000
Glass Expenses	Included

This is a sample quote that contains only a general description of some available coverages and limits with an approximate premium, subject to eligibility. It is not a contract, binder of coverage or coverage recommendation. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy and its endorsements. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. If you have any questions, please contact my office.

Quote Results

	Limit	Premium
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%	
Inland Marine Computer Property Form	25,000	
Inland Marine Computer Property Loss of Income / Extra Expense	25,000	
Money And Securities (Off Premises)	5,000	
Money And Securities (On Premises)	10,000	
Money Orders And Counterfeit Money	1,000	
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	100,000	
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	250,000	
Ordinance Or Law - Equipment Coverage	Included	
Outdoor Property	5,000	
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	5,000	
Personal Property Off Premises	15,000	
Physicians and Surgeons Equipment	Coverage B Limit	
Pollutant Clean Up And Removal	10,000	
Preservation Of Property	30 Days	
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	2,500	
Seasonal Increase - Business Personal Property	25%	
Signs	2,500	
Spoilage (applies only to those premises provided Coverage B - Business Personal Property) Expediting Expenses	1,000	
Spoilage (applies only to those premises provided Coverage B - Business Personal Property) Off Premises	5,000	
Spoilage (applies only to those premises provided Coverage B - Business Personal Property) On Premises	20,000	
Utility Interruption - Loss of Income	10,000	
Valuable Papers and Records (Off Premises)	15,000	
Valuable Papers and Records (On Premises)	50,000	
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included	
Total Annual Premium (Minimum premium applies)		475.00
Monthly Premium (Service charge not included)		39.58

Rating Information**Location 1 - office**

Address: 1121 E Main St
Saint Charles, IL 60174-2205

County: Kane

Is this address inside the city limits: Yes

Earthquake zone: 05

Occupancy / Ownership: Tenant

Type of business: 831 - Massage
Therapist / Acupressure / Reflexology

Year built: 1990

**Number of years the applicant has owned and
operated the same type of insured business:** 0
Construction: Frame

Territory Zone: 02

Subzone: 01

Total Adjusted Square Feet: 500

This is a sample quote that contains only a general description of some available coverages and limits with an approximate premium, subject to eligibility. It is not a contract, binder of coverage or coverage recommendation. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy and its endorsements. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. If you have any questions, please contact my office.

OFFICE LEASE**For Recorder's Use Only**

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Neither the publisher nor the seller of this form makes any
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LEASE TERM		
BEGINNING	ENDING	
March 1, 2018	February 28, 2019	
MONTHLY RENT	DATE OF LEASE	LOCATION OF PREMISES
SEE ATTACHED EXHIBIT A	The date Black Rhino Industries, LLC executes both Office Lease and attached Rider will be the "Date of Lease".	1121 E. Main Street, Suite 121/125 St. Charles, IL 60174 (approximately 500 s.f.)
INTENDED PURPOSE		
GENERAL OFFICE SPACE – MASSAGE THERAPY		
ANY AND ALL RIDERS, AMENDMENTS & DIAGRAMS ARE HEREBY ATTACHED AND THEREFORE MADE A PART OF THIS LEASE.		
LESSEE		LESSOR

NAME:
ADDRESS:
ADDRESS:



NAME: Black Rhino Industries, LLC
ADDRESS: P.O. Box 3
ADDRESS: Wayne, IL 60174

In consideration of the mutual covenants and agreements herein stated, Lessor hereby leases to the Lessee and Lessee hereby leases from Lessor solely for the above purpose the premises designated above (the "Premises"), together with the appurtenances thereto, for the above Term.

LEASE COVENANTS AND AGREEMENTS

- RENT.** Lessee shall pay Lessor or Lessor's agent as rent for the Premises the sum stated above, monthly in advance, until termination of this lease, at Lessor's address stated above or such other address as Lessor may designate in writing. Said Rent and Security Deposit are delineated in the Rider attached hereto and made part of by this reference.
- HEAT; NON-LIABILITY OF LESSOR.** Lessee will at all reasonable hours during each day and evening during the term, when required by the season, to furnish at his own expense heat for the heating apparatus in the Demised Premises, except when prevented by accidents and unavoidable delays, provided, however, that except as provided by Illinois statute, the Lessor shall not be held liable in damages on account of any personal injury or loss occasioned by the failure of the heating apparatus to heat the Demised Premises sufficiently, by any leakage or breakage of the pipes, by any defect in the electric wiring, elevator apparatus and service thereof, or by reason of any other defect, latent or patent, in, around or about the said building.

Lessor's Initials

Lessee's Initials

3. **HALLS.** Lessor will cause the halls, corridors and other parts of the building adjacent to the Premises to be lighted, cleaned and generally cared for, accidents and unavoidable delays expected.
4. **ASSIGNMENT; SUBLETTING.** Lessee shall neither sublet the Premises or any part thereof nor assign this Lease nor permit by any act or default any transfer of Lessee's interest by operation of law, nor offer the Premises or any part thereof for lease or sublease, nor permit the use thereof for any purpose other than as above mentioned, without in each case the written consent of Lessor.
5. **SURRENDER OF PREMISES.** Lessee shall quit and surrender the Premises at the end of the term in as good condition as the reasonable use thereof will permit, with all keys thereto, and shall not make any alterations in the Premises without the written consent of Lessor; and alterations which may be made by either party hereto upon the Premises, except moveable furniture and fixtures put in at the expense of Lessee, shall be the property of Lessor, and shall remain upon and be surrendered with the Premises as a part thereof at the termination of this lease.
6. **NO WASTE OR MISUSE.** Lessee shall restore the Premises to Lessor, with glass of like kind and quality in the several doors and windows thereof, entire and unbroken, as is now therein, and will not allow any waste of the water or misuse or neglect the water or light fixtures on the Premises, and will pay all damages to the Premises as well as all other damage to other tenants of the Building, caused by such waste or misuse.
7. **TERMINATION; ABANDONMENT; RE-ENTRY; RELETTING.** At the termination of this lease, by lapse of time or otherwise, Lessee agrees to yield up immediate and peaceable possession to Lessor, and failing to do so, to pay as liquidated damages, for the whole time such possession is withheld, a per diem rate equal to double the daily gross rental rate that exists at the time of termination of this lease by lapse of time or otherwise, and it shall be lawful for the Lessor or his legal representative at any time thereafter, without notice, to re-enter the Premises of any part thereof, either with or (to the extent permitted by law) without process of law, and to expel, remove and put out the Lessee or any person or persons occupying the same, using such force as may be necessary so to do, and to repossess and enjoy the Premises again as before this lease, without prejudice to any remedies which might otherwise might be used for arrears of rent or preceding breach of covenants; or in case the Premises shall be abandoned, deserted, or vacated, and remain unoccupied five days consecutively, the Lessee hereby authorizes and requests the Lessor as Lessee's agent to re-enter the Premises and remove all articles found therein, place them in some regular warehouse or other suitable storage place, at the cost and expense of Lessee, and proceed to re-rent the Premises at the Lessor's option and discretion and apply all money so received after paying the expenses of such removal toward the rent accruing under this lease. This request shall not in any way be construed as requiring any compliance therewith on the part of the Lessor, except as required by Illinois statute. If the Lessee shall fail to pay the rent at the times, place and in the manner above provided, and the same shall remain unpaid five days after the day whereon the same should be paid, the Lessor, by reason thereof shall be authorized to declare the term ended, and the Lessee hereby expressly waives all right or rights to any notice or demand under any statute of the state relative to forcible entry or detainer or landlord and tenant, and agrees that the Lessor, his agents or assigns may begin suit for possession or rent without notice or demand.
8. **REMOVED PROPERTY.** In the event of re-entry and removal of the articles found on the Premises as hereinbefore provided, the Lessee hereby authorizes and requests the Lessor to sell the same at public or private sale with or without notice, and the proceeds thereof, after paying the expenses of removal, storage and sale to apply towards the rent reserved herein, rendering the overplus, if any, to Lessee upon demand.
9. **LESSOR NOT LIABLE.** Except as provided by Illinois statute, the Lessor shall not be liable for any loss of property or defects in the Building or in the Premises, or any accidental damages to the person or property of the Lessee in or about the Building or the Premises, from water, rain or snow which may leak into, issue or flow from any part of the Building or Premises, or from the pipes or plumbing works of the same. The Lessee hereby covenants and agrees to make no claim for any such loss or damage at any time. The Lessor shall be not be liable for any loss or damage of or to any property placed in any storeroom or storage place in the Building, such storeroom or storage place being furnished gratuitously, and no part of the obligations of this lease.
10. **OPTION TO TERMINATE.** In the event that the Lessor, his successors, attorneys or assigns shall desire to regain the possession of the Premises herein described, for any reason, Lessor shall have the option of so doing upon giving the Lessee thirty days' notice of Lessor's election to exercise such option.
11. **CONFESSION OF JUDGEMENT.** If default be made in the payment of rent, or any installment thereof, as herein provided, Lessee hereby irrevocable constitutes any attorney of any Court of Record in this State, attorney for Lessee and in Lessee's name, from time to time, to enter the appearance of Lessee, to waive the issuance of process and service thereof, to waive trial by jury, and to confess judgment in favor of Lessor against Lessee for the amount of rent which may be then due hereunder, together with costs of suit and a reasonable sum for plaintiff's attorney's fees in or about the entry of such judgment, and to waive and release all errors and right of appeal from any such judgment, and to consent to an immediate execution thereon.

12. **PLURALS; SUCCESSORS.** The words "Lessor" and "Lessee" wherever used in this lease shall be construed to mean Lessors or Lessees in all cases where there is more than one Lessor or Lessee, and to apply to individuals, male or female, or to firms or corporations, as the same be described as Lessor or Lessee herein, and the necessary grammatical changes shall be assumed in each case as though fully expressed. All covenants, promises, representations and agreements herein contained shall be binding upon, apply and inure to the benefit of Lessor and Lessee and their respective heirs, legal representatives, successors and assigns.
13. **HOLDING OVER.** Lessee will, at the termination of this lease by lapse of time or otherwise, yield up immediate possession to Lessor, and failing so to do, will pay as liquidated damages, for the whole time such possession is withheld, a per diem rate equal to double the daily gross rental rate that exists at the time of termination of this lease by lapse of time or otherwise; but the provisions of this clause shall not be held as a waiver by Lessor of any right of re-entry as hereinafter set forth; nor shall the receipt of said rent or any part thereof, or any other act in apparent affirmance of tenancy, operate as a waiver of the right to forfeit this lease and the term hereby granted for the period still unexpired, for a breach of any of the covenants herein.

RULES AND REGULATIONS

1. No sign, advertisement or notice shall be inscribed, painted or affixed on any part of the outside or inside of Building, except on the glass of the doors and windows of the room leased and on the directory board, and then only of such color, size, style and material as shall be first specified by the Lessor in writing, endorsed on this lease. No showcase shall be place in front of Building by Lessee, without the written consent of Lessor endorsed on this lease. The Lessor reserves the right to remove all other signs and showcases without notice to the Lessee, at the expense of the Lessee. At the expiration of the term Lessee is to remove all his signs from such windows, doors and directory board.
2. Lessee shall not put up or operate any steam engine, boiler, machinery or stove upon the Premises, or carry on any mechanical business on the Premises without the written consent of the Lessor first had and endorsed on this lease, and all stoves which may be allowed in the Premises shall be placed and set up according to the city ordinance.
3. No additional locks shall be placed upon any doors of said room without the consent of the Lessor first had and endorsed upon this lease; and the Lessee will not permit any duplicate keys to be made (all necessary keys to be furnished by the Lessor) and upon the termination of this lease, Lessee will surrender all keys of Premises and Building.
4. All safes shall be carried up or into Premises at such times and in such a manner as shall be specified by the Lessor; the Lessor shall in all cases retain the power to prescribe the proper position of such safes, and any damages done to the Building by taking in or putting out a safe, or from overloading the floor with any safe, shall be paid by the Lessee. Furniture, boxes or other bulky articles belonging to Lessee shall be carried up into the Building; packages which can be carried by one person and not exceeding fifty pounds in weight, may, however, be carried down at such times as may be allowed by the management.
5. No person or persons other than the janitor of this Building shall be employed by Lessee for the purpose of taking charge of Premises without the written consent of Lessor first had and endorsed upon this lease. Any person or persons so employed by Lessee (with the written consent of the Lessor) must be subject to and under the control and direction of the janitor of the Building in all things in the Building and outside of the Premises. The agent and janitor of the Building shall at all times keep a pass key and be allowed admittance to the Premises, to cover any emergency of fire, or required examination that may arise.
6. The Premises leased shall not be used for the purpose of lodging or sleeping rooms or for any immoral or illegal purpose.
7. The rent of an office will include occupancy of office, water to Lessor's standard fixtures, heat, and electrical service during reasonable working hours; but Lessor shall not be liable for any damages from the stoppage of water, heat or electrical service.
8. If Lessee desires telegraphic or telephonic connections, the Lessor will direct the electricians as to where and how the wires are to be introduced, and without such written directions endorsed on this lease no boring or cutting for wires will be permitted.
9. If Lessee desires Venetian or other awnings or shades over and outside of the windows, to be erected at the Lessee's expense, they must be of such shape, color, material and make as may be prescribed by the Lessor in writing on this lease.

10. The light through the transoms opening into the hall shall not be obstructed by the Lessee. Birds, dogs or other animals shall not be allowed in Building. All tenants and occupants must observe strict care not to leave their windows open when it rains or snows, and for any default or carelessness in these respects, or any of them, shall make good all injuries sustained by other tenants, and also all damage to the Building resulting from such default or carelessness. Lessee shall be responsible for all pest control services within the leased premises.
11. No packages, merchandise or other effects shall be allowed to remain in the halls at any time.
12. The Lessor reserves the right to make such other and further reasonable rules and regulations as

in his judgment may from time to time be needful for the safety, care and cleanliness of the Premises and for the preservation of good order therein.

13. It is understood and agreed between the Lessee and the Lessor that no assent or consent in or waiver of any part of this lease has been or can be made unless done in writing and endorsed hereon by the Lessor; and in such case it shall operate only for the time and purpose in such lease expressly stated.

14. **ADDITIONAL TERMS RIDER.** Additional terms are stated in the attached Rider BETWEEN BLACK RHINO INDUSTRIES, LLC, LESSOR, and JESSICA KLECKA, LESSEE which is attached hereto and made a part of said Lease by this reference.

WITNESS the hands and seals of the parties hereto, as of the Date of Lease stated above.

LESSEE:

JESSICA KLECKA

By: _____
Jessica Klecka

Date: _____

LESSOR:

BLACK RHINO INDUSTRIES, LLC

By: _____
Brian Dempsey, Owner

Date: _____

ASSIGNMENT BY LESSOR

On this _____ day of _____, 20____, for value received,
Lessor hereby transfers, assigns and sets over to _____, all right, title and interest in and to the above Lease
and the rent thereby reserved, expect rent due and payable prior to _____, 20__.

_____(SEAL)

_____(SEAL)

GUARANTEE

On this _____ day of _____, 20____, in consideration of One
Dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the
undersigned Guarantor hereby guarantees the payment of rent and performance by Lessee, Lessee's heirs, executors, administrators,
successors or assigns of all covenants and agreements of the above Lease.

_____(SEAL)
Jessica Klecka

State of Illinois, County of _____ ss

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that _____
_____ personally known to me to be the same person whose name is subscribed to the
foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said
instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of right of
homestead.

GIVEN under my hand and official seal this _____ day of _____, 20____

Notary Public

This document was prepared by:
Batavia Enterprises Real Estate, LLC
106 W. Wilson, Suite 1L
Batavia, IL 60510

**RIDER ATTACHED HERETO & THEREFORE MADE A PART OF
THIS LEASE BETWEEN BLACK RHINO INDUSTRIES, LLC, LESSOR,
AND JESSICA KLECKA, LESSEE**

1. RENT

LESSEE shall pay to LESSOR, base net rent during the Lease Term as follows:

\$427.08 per month for the period of March 1, 2018 through February 28, 2019

LESSEE hereby agrees to pay each monthly rental installment by check payable to **Batavia Enterprises Real Estate, LLC (BERE, LLC)** on or before the first day of each month, in advance for the duration of this lease. If the rent is not received by the **BERE, LLC** office by the **5th day** of the month in which it is due; a 10% Late Charge, assessed on all rent, charges for taxes, insurance and/or "CAM" and Late Charges owed by LESSEE will become due and payable. If the rental payment is not yet received by the **BERE, LLC** office by the 15th day of the month in which it is due; an additional 10% Late Charge assessed on all rent, charges for taxes, insurance, and/or "CAM" and Late Charges owed by LESSEE will become due and payable and the matter will be referred to the LESSOR's Legal Department for necessary action. The fee for returned checks or NSF fee will be \$50.00 per occurrence.

1A. NO RENT DEDUCTION OR SET OFF

LESSEE's covenant to pay rent is and shall be independent of each and every other covenant of this lease. LESSEE agrees that any claim by LESSEE against LESSOR shall not be deducted from rent nor set off against any claim for rent in any action.

2. FIRST MONTH'S RENT/PRO-RATED RENT

LESSEE hereby agrees to pay at the execution of this Lease Agreement, one (1) full month's rent, including all NNN charges, utility charges and any other charges (the "Other Charges"), if applicable, associated with this Lease Agreement, in the amount of **\$800.00 (EIGHT HUNDRED DOLLARS AND 00/100)**. Said Rental Payment will be credited towards the first month's rental payment and Other Charges due to LESSOR pursuant to the terms of this Lease Agreement.

3. RENTABLE AREA OF THE BUILDING

If during the Term of this Lease Agreement, the actual Rentable Area of the Building is increased or decreased as a result of adding space to the building or removing space from the building, or if following re-measurement of the building by LESSOR the Rentable Area of the building is determined to be otherwise than as set forth above, LESSOR may change the Rentable Area of the Building and LESSEE's Proportionate Share by written notice to LESSEE.

4. SECURITY DEPOSIT

A Security Deposit in the amount of **\$1,200.00 (ONE THOUSAND TWO HUNDRED DOLLARS AND 00/100)** is required by the LESSOR and is due and payable at the signing of this lease. Such deposit shall be increased accordingly if LESSEE leases additional space from LESSOR, if LESSEE's monthly rent is increased upon renewal of this lease agreement and/or if

**RIDER ATTACHED HERETO & THEREFORE MADE A PART OF
THIS LEASE BETWEEN BLACK RHINO INDUSTRIES, LLC, LESSOR,
AND JESSICA KLECKA, LESSEE**

the nature of LESSEE's business is altered so that additional monies are required to sufficiently protect LESSOR and/or LESSOR's building. Said Security Deposit shall not be kept separate or apart.

If LESSEE performs all of LESSEE's obligations hereunder, the Security Deposit shall be returned without payment of interest to LESSEE. If LESSEE does not return the Premises to LESSOR in the same good order, cleanliness and repair as at time of LESSEE's occupancy, or if LESSEE prematurely vacates the Premises or performs a breach of contract and/or default; LESSOR may apply Security Deposit towards damages and charges incurred, with LESSEE liable for damages and charges exceeding the deposit. Security Deposit does not apply towards any month's rent or last month's rent unless prior written consent or approval has been given from LESSOR.

5. REAL ESTATE TAXES, CAM & PROPERTY / LIABILITY INSURANCE

It is agreed that in addition to the net rent for the demised Premises, LESSEE will pay his/her proportionate share of real estate taxes, common area maintenance "CAM", and property/liability insurance, including a 15% administrative charge, for the Premises, as well as the proportionate share of the common area serving the Premises, by making scheduled monthly payments beginning **March 1, 2018** (presently \$266.67 per month based on 2016 actual expenses and estimated increases for the current year and any subsequent years, if applicable), as determined by LESSOR. Said applicable costs for property and liability insurance are outlined in the paragraph entitled "INSURANCE" contained in this lease document. Said applicable costs for CAM are outlined in the paragraph entitled "PAYMENT OF COMMON AREA COSTS". The NNN's are reconciled and invoiced once a year approximately in May. LESSOR reserves the right to change these figures at anytime throughout the year due to increases in actual expenses. LESSEE will be billed according the above-reference schedule for Real Estate Taxes, Common Area Maintenance and Insurance.

The collected funds received by LESSOR from LESSEE for real estate taxes, CAM and property / liability insurance for the Premises, so stated above, will be held in reserve by LESSOR until such time as they are needed to satisfy payment of real estate taxes, CAM and/or property / liability insurance.

LESSOR will draw from this prepaid reserve and use said funds to pay only LESSEE's proportionate share of real estate taxes, CAM and property/liability insurance for the aforementioned Premises, **after which LESSOR will forward to LESSEE a reconciliation of LESSEE's account and LESSEE hereby agrees to pay the entire amount of each billing remaining after the pre-pay has been applied.** In the reconciliation statement LESSOR will outline the pre-payment costs for the following year for the demised premise. LESSEE agrees to pay those costs, and understands that they are considered additional rent and will be subject to the same terms and conditions of this lease. LESSOR shall forward a report to LESSEE showing the LESSEE's balance at any time upon request by LESSEE.

LESSOR and LESSEE agree that no refunds from the pre-pay account shall be paid except at lease termination, pre-pay money cannot be applied to rent once on deposit, no interest shall be

**RIDER ATTACHED HERETO & THEREFORE MADE A PART OF
THIS LEASE BETWEEN BLACK RHINO INDUSTRIES, LLC, LESSOR,
AND JESSICA KLECKA, LESSEE**

paid or due to LESSEE on the prepaid money and if there is an insufficient amount on deposit to satisfy the necessary expense, the remaining amount is due and payable at the time of billing.

If full payment is not received by LESSOR within ten days of LESSEE's receipt of the real estate tax, CAM or property/liability insurance reconciliation statement, a 10% late charge on the total remaining balance will be assessed each month until full payment, including all pertinent late charges, is received.

5A. COMMON AREA FACILITIES & MAINTENANCE COSTS

(i). DESCRIPTION AND USE OF COMMON AREAS AND FACILITIES

LESSOR shall make available, from time to time; designated areas that serve or offer a common benefit to the LESSEE as well as other tenants and occupants. These common areas include but are not limited to, all parking areas including employee parking areas maintained by LESSOR in or near the LESSOR's Premises; interior hallways and stairways, restroom facilities shared by two or more tenants, and common lighting equipment and fixtures; the boiler and all appurtenant radiators, pipes, fixtures and equipment. They shall also include all common sidewalks, truck ways, driveways, loading docks and areas, delivery areas, common signage, landscaped areas, retaining walls, fences, canopies or overhang, etc. These common areas so deemed appropriate by LESSOR, will be operated, managed, equipped, lighted, repaired, protected, heated and maintained by the LESSOR. To prevent a dedication or other prescriptive right therein in favor of the public or any group or individual, LESSOR may temporarily close any portion or all of the common area from time to time.

LESSOR may designate specific areas for the parking of vehicles of employees of the LESSEE. LESSEE agrees not to interfere with the rights of other tenants to benefit from the common areas. LESSOR shall maintain the right to establish, and from time to time change, alter and amend the size, location and nature of the common areas and may add or remove installations therein and to enforce against LESSEE and other users of the common areas, such reasonable rules and regulations (including the exclusion of employee's parking therein) as may be deemed necessary or advisable for the proper and efficient operation and maintenance of the common area. The rules and regulations herein provided may include the hours which the common area shall be open for use.

(ii). APPLICABLE CHARGES FOR COMMON AREAS AND FACILITIES

All costs incurred by LESSOR related to operating, managing, equipping, lighting, heating, repairing, protecting and maintaining the common areas and facilities, in the same condition as when originally installed are the sole responsibility of the tenants that benefit from the designated common areas. These costs and expenses include, but are not limited to: snow removal, ice removal, security, supervised sprinkler alarm systems, on-site and off-site vehicle and pedestrian traffic direction and control, cleaning expenses, removal of dirt and debris, replanting and replacing of flowers and landscaping, all utility charges including electrical, natural gas, water, sewage and telephone, lighting, maintenance and illumination of common

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fixtures, operation of loudspeakers and any other equipment supplying music. All costs and expenses incurred by LESSOR in supplying, maintaining and cleaning restrooms shared by two or more tenants, pest control, parking lot maintenance and repair, all premiums for Worker's Compensation insurance, wages, unemployment taxes, Social Security and Medicare taxes, fees for required licenses and permits and administrative costs equal to fifteen percent (15%) of the total costs of operating and maintaining the "common area."

(iii). TENANT'S PRO RATA SHARE OF COMMON AREA MAINTENANCE

LESSEE will pay to LESSOR in addition to all other amounts in this lease that portion of common area costs that is LESSEE's proportionate share. LESSEE's common area costs are calculated on the basis of: the proportion of the total number of square feet in the LESSEE's Premises (as set forth in this lease agreement) to the total number of gross leasable square feet within the LESSOR's property; and, the fraction of the LESSOR's Calendar Year during which the LESSEE is bound by the terms of this lease. The LESSOR's Calendar Year ends December 31st.

(iv). PAYMENT OF COMMON AREA COSTS

Based on the above calculation, the LESSEE will pay to LESSOR his/her proportionate share for common area expenses on a Monthly basis. Payments will be due and payable monthly starting on the first month of the lease and continue until the final month of the lease term. Each monthly payment will be one twelfth of the total amount of LESSEE's common area costs, based on an estimate of the LESSOR's current Calendar Year's common area maintenance charges associated with the Premises, and must be received by LESSOR no later than ten (10) calendar days following the due date. After the end of LESSOR's Calendar Year, LESSOR shall furnish LESSEE with a statement of the actual amount of LESSEE's proportionate share of such costs and expenses for such period. If the total amount paid by the LESSEE under this section for any lease year shall be less than the actual amount due from LESSEE for such year as shown on LESSOR's statement, LESSEE shall pay to LESSOR the difference between the amount paid by LESSEE and the actual amount due; such deficiency is to be paid within thirty (30) calendar days after the furnishing of each statement. If the total amount paid by LESSEE hereunder for any such Calendar Year shall exceed the actual amount due from LESSEE for the year, then the excess shall be credited against the next installment due from LESSEE to LESSOR. In the event that LESSOR is delayed, for any reason, in preparing or furnishing to LESSEE such Calendar Year-end reconciliation of expenditures and proportionate costs, LESSEE shall continue to make monthly payments in the same amount as those made during the preceding Calendar Year, and any deficiency in payments made during the preceding Calendar Year shall be paid within thirty (30) calendar days after the furnishing of each statement, or any excess payment shall likewise be credited against the next scheduled installment due from LESSEE. Any late payments of common area costs will be subject to a late charge penalty as previously set forth within this lease agreement.

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6. PUBLIC UTILITIES

6A. WATER

LESSEE represents that water/sewer will not be required in connection with LESSEE's business, but only for normal bathroom usage. Such water/sewer will be furnished by LESSOR. LESSOR reserves the right to increase water/sewer charges to LESSEE at an appropriate rate. LESSEE recognizes the supply of water to the Premises originates from the LESSOR's water meter and LESSOR has the option to install a separate and individual water meter to serve the Premises. If LESSOR exercises this option, LESSEE recognizes LESSEE will be responsible for the water/sewer charges for his/her Premises and will pay directly to the local water/sewer supply company for water/sewer charges.

Any additional requirements, extensions or additions to the present water/sewer system, now or in the future, (as a result of Lessee's business) shall be at the LESSEE's own obligation and expense and shall meet all Local, State, Federal and O.S.H.A. Codes. All such additions mentioned above will remain in the Premises and become the sole property of the LESSOR. However; LESSEE shall promptly remove (if LESSOR elects) all alterations and improvements and any other property placed in the Premises by LESSEE and shall repair any damage caused by such removal.

6B. ELECTRICITY

The Premises are not equipped with an independent electrical service or meter. LESSOR shall provide the electricity for normal usage in the Premises under the provisions of Section 6. LESSOR has the option during the term of this lease agreement to install an electrical system, meters, additions and/or improvements thereby making LESSEE's electrical service to the Premises independent to those of the building in general. LESSEE agrees that at such time LESSOR does choose to exercise this option, LESSEE will then make his/her own arrangements with the local power company as mentioned earlier in this clause.

Any additional requirements, extensions or additions to the present electrical system, now or in the future, (as a result of LESSEE's business) shall be at the LESSEE's own obligation and expense and shall meet all Local, State, Federal and O.S.H.A. Codes. All such additions mentioned above will remain in the Premises and become the sole property of LESSOR to include but not be limited to: transformers, bus ducts, disconnects breakers, breaker panels, conduit, wiring, etc. However; LESSEE shall promptly remove (if LESSOR elects), all alterations and improvements and any other property placed in the Premises by LESSEE and LESSEE shall repair any damage caused by such removal.

6C. NATURAL GAS

The Premises are not equipped with an independent natural gas service or meter. LESSOR shall provide the natural gas for normal heating usage in the Premises under the provisions of Section 6. LESSOR has the option during the term of this lease agreement to install an independent natural gas system, meter, additions and/or improvements; thereby making LESSEE's natural

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gas service to the Premises, independent to those of the building in general. LESSEE agrees that at such time LESSOR does choose to exercise this option. LESSEE will then make his/her own arrangements with Northern Illinois Gas Company as mentioned earlier in this clause.

All additional requirements, extensions or additions to the present natural gas piping system, now or in the future, (as a result of LESSEE's business) shall be at the LESSEE's own obligation and expense and shall meet all Local, State, Federal and O.S.H.A. Codes. All such additions shall remain in the leased premises and become the sole property of the LESSOR. However, LESSEE shall promptly remove (if LESSOR elects) all alterations and improvements and any other property placed in the premises by LESSEE and LESSEE shall repair any damage caused by such removal.

**6D. TELEPHONE, CABLE/SATELLITE TELEVISION, HIGH SPEED
INTERNET**

LESSEE is fully responsible for telephone service, cable/satellite T.V. high speed internet, installation, repair and/or replacement in the leased premises. LESSOR is only responsible for providing *standard* phone service at the D-Mark Prior written approval for locations of all equipment, including wires, is required by LESSOR. If LESSOR elects LESSEE may be required to remove any and all cabling installed by LESSEE or LESSEE's contractor (at LESSEE's expense) into the leased premises upon termination of this lease.

7. UTILITY USAGE FEE/RECONCILIATION

It is agreed that in addition to the base rent for the Premises, LESSEE will pay their proportionate share of the utility costs for the Premises, including a 15% administrative charge, by making scheduled monthly payments beginning **March 1, 2018** (presently **\$106.25** per month based on the actual expenses for the previous year, and estimated increases for the current year and any subsequent years, if applicable), as determined by LESSOR. Said applicable costs for the utilities are outlined in the paragraph entitled Public Utilities. The collected funds received by LESSOR from LESSEE for the utility costs, will be held in reserve by LESSOR until such time as they are needed to satisfy payment of the actual utility costs for the Premises. The utility costs are reconciled and invoiced once per year and a reconciliation statement will be sent to LESSOR at that time. This reconciliation statement shall notify LESSEE of any increase to the monthly utility fee that will be required due to increases in the actual utility costs. LESSOR reserves the right to change these figures at any time throughout the year due to increases in actual expenses.

LESSOR and LESSEE agree that no refunds from the pre-pay account shall be paid except at lease termination, pre-pay money cannot be applied to rent once on deposit, no interest shall be paid or due to LESSEE on the prepaid money and if there is an insufficient amount on deposit to satisfy the necessary expense, the remaining amount is due and payable at the time of billing.

If full payment is not received by LESSOR within ten days of LESSEE'S receipt of the utility costs reconciliation statement, a 10% late charge on the total remaining balance will be assessed each month until full payment, including all pertinent late charges, is received by LESSOR.

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8. INSURANCE

LESSOR's fire and extended coverage insurance shall be an amount equal to 100% of replacement costs and shall be with LESSOR's insurance carrier. Any and all insurance forms, terms and conditions carried and maintained by the LESSOR but charged to the LESSEE; covering loss or damage to the building, property, personal injury and any and all optional protection systems as set forth under liability protection coverage on the leased premises or other improvements and benefits on the premises shall be for the sole benefit of the LESSOR.

All repair and/or replacement costs associated with protecting the leased premises and the building (s) that houses the leased premises are considered applicable expenses (and will be passed along from LESSOR to LESSEE) as they relate to insurance coverage including but not limited to smoke/fire alarm systems, telephone and alarm monitoring costs associated with any smoke/fire/water flow/valve-tampering/ sprinkler systems, standby sprinkler water systems, elevator inspections, main sprinkler water supply or riser, fire extinguishers, electrical self-insurance reserve, exit/emergency lighting; costs for umbrella liability coverage, property coverage, business interruption insurance (including loss of rents), machinery and boiler insurance, inland marine coverage, and general liability coverage; actual and estimated deductible expenses; 15% administrative costs, etc.

Any insurance carried and maintained by the LESSEE on the leased premises covering loss or damage to the building, property, personal injury and any and all optional protection systems as set forth under liability protection coverage on the leased premises or other improvements and benefits on the premises shall be for the sole benefit of the LESSEE. LESSEE AGREES TO MAINTAIN FIRE AND EXTENDED COVERAGE INSURANCE ON THE CONTENTS, LOCATED WITHIN THE LEASED PREMISES AND IF LESSEE DISPENSES, STORES, USES, OR GIVES AWAY ALCOHOLIC BEVERAGES "HOST LIQUOR LIABILITY" INSURANCE. LESSEE shall maintain and keep in force, plate-glass insurance coverage on all plate glass in the premises or be responsible for same. LESSEE agrees not to carry on any activity or store any flammable materials in a manner which would increase the fire insurance premium in the building. If the very nature of the LESSEE's business were to cause such an increase in premium, the LESSEE agrees to pay the increase upon presentation of the increased billing by LESSOR. LESSEE shall not permit any operation to be conducted in the demised premise that would cause suspension or cancellation of the fire and extended coverage insurance policy carried by the LESSOR and/or violate any Federal, State or Local Ordinances or regulations.

9. LESSEE LIABILITY LIMITS

LESSEE agrees to maintain public comprehensive liability insurance on the leased premises, as well as, umbrella coverage on the Leased Premises in the amounts listed on "Exhibit B" attached hereto and by this reference made a part hereof. The policies shall name Black Rhino Industries, LLC as an additional insured. A Certificate of Insurance showing proof of coverage must be furnished to the LESSOR and must be first approved by LESSOR's insurance agency/carrier after analysis of the listed insurance coverage, insurance company rating, etc. LESSEE also is to carry insurance on his/her own contents located within the premises. LESSOR will carry fire

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insurance on the building. LESSEE or LESSEE's insurance carrier must provide LESSOR with renewal certificates at each renewal period and/or any notice of cancellation.

10. NON-LIABILITY OF LESSOR

LESSOR shall not be liable to LESSEE for any damage or injury to him or his property occasioned by the failure of LESSOR to keep the premises in repair, and shall not be liable for any injury done or occasioned by wind or by or from any defect of plumbing, electric wiring or of insulation thereof, gas pipes, water pipes or steam pipes or from broken stairs, porches, railings or walks, or from the backing up of any sewer pipe or down-spout, or from the bursting, leaking or running of any tank, tub, washstand, water closet or waste pipe, drain, or any other pipe or tank in, upon or about the premises or the building of which they are a part nor from the escape of steam or hot water from any radiator, nor for any such damage or injury occasioned by water, snow or ice being upon or coming through the roof, skylight, trap-door, stairs, walks or any other place upon or near the premises, or otherwise; nor for any such damage or injury done or occasioned by the falling of any fixture, plaster or stucco, nor for any damage or injury arising from any act, omission, or negligence of co-tenants or of buildings or of owners of adjacent or contiguous property, or of LESSOR's agents or LESSOR himself, all claims for any such damage or injury being hereby expressly waived by LESSEE.

11. HOLD HARMLESS

LESSEE agrees to indemnify and save harmless LESSOR and any person with LESSOR from and against any and all claims and demands of third persons (including, but not limited to those for death, for personal injuries or for loss or damage to property) occurring in or arising, directly or indirectly out of or in connection with the use and occupancy of the premises, LESSEE's work or alterations performed by the LESSEE in or to the premises, the business conducted in the premises or as a result of any acts, omissions, or negligence of the LESSEE or their respective contractors, licensees, invitees, agents, servants, employees or other persons in or about the premises and from and against all costs, expenses and liability occurring in or in connection with any such claim or proceeding brought thereon.

12. CONDITION AND UPKEEP-INCLUDING REPAIR AND/OR REPLACEMENT

The aforementioned described premises are leased to LESSEE in an "as is" condition and LESSEE agrees to be responsible and to keep the interior of the leased premises in good order and repair. LESSEE expressly agrees to maintain sufficient heat in the leased premises to prevent damage to the building and/or water pipes. LESSEE shall maintain, repair and replace all interior non-structural items including; but not limited to, all equipment and mechanical systems and components as well as heating, ventilating and air-conditioning systems and components.

13. LESSEE MAINTENANCE-INCLUDING REPAIR AND/OR REPLACEMENT

LESSEE expressly agrees to be entirely responsible for LESSEE's own maintenance, repair and/or replacement of related items including but not limited to: doors, door closures, locks,

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keys, windows, window glass, light fixtures (including new bulbs and new ballasts), bathrooms and bathroom fixtures, toilet seats, faucets, sanitary and storm drains, heating, ventilating and air-conditioning systems and components, including changing the air filters at least 4 times per year, sump pumps, water heaters, etc. It is understood LESSOR is under no obligation to furnish heat, power, lights and/or bulbs beyond those existing in the area at the time of takeover. LESSEE will be responsible for maintenance and cleanliness of washrooms located in leased premises. In a case where LESSOR agrees to perform work to the leased premises, at the sole cost of LESSEE, LESSEE shall submit payment to LESSOR for such services within 10 days of receipt of invoice from LESSOR. If full payment of said invoice is not received by LESSOR in 10 days, a 10% Late Charge on the total remaining balance will be assessed each month along with a 15% administrative charge until full payment including all pertinent late charges is received by LESSOR.

13A. SNOW REMOVAL

LESSEE agrees to maintain, via the appropriate snow removal method i.e. shoveling, salting, any sidewalks, walkways, steps, porches, landings, etc. leading from the common parking area up to LESSEE's leased premises. Said areas are to be maintained in a manner sufficient to prevent any cause for injury to anyone visiting the leased premises. LESSOR will accept no responsibility or liability for any such injury caused by LESSEE's failure to maintain said areas in a safe manner.

14. DAMAGE TO THE BUILDING

LESSEE may use leased premises for the specified use, as defined on Page #1 of this lease agreement - but LESSEE shall not injure, overload, deface or otherwise harm site, building or leased premises nor permit the emitting of any objectionable noise or odor which will invalidate or increase the cost of any of the LESSOR's insurance (including the keeping or storage of articles of dangerous flammable or explosive character), or which would increase the danger of fire in the leased premises or in the building in which the same is located. LESSEE further agrees that LESSEE shall not perform any illegal or immoral acts on or within the leased premises, nor permit same, nor perform any acts or permit the emitting of any objectionable noise or odor which may prove to be dangerous or objectionable to neighboring tenants.

LESSEE agrees that if LESSEE damages the site, building or leased premises in any way as mentioned above, LESSEE will be held fully responsible to pay any and all costs for repairs, replacements or removal of damaged items or area. The same will apply to any damages incurred or modifications needed as a result of LESSEE's operations, activities or neglect thereof.

15. ALTERATIONS, ADDITIONS & IMPROVEMENTS

LESSEE shall not create any openings in the roof or exterior walls nor make any structural alterations or improvements to the demised premises without the prior written consent of the LESSOR.

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If LESSEE elects, after receiving prior written permission from LESSOR to alter, decorate, or improve the leased premises in any way then LESSEE hereby acknowledges and agrees to restore the leased premises to the condition of said premises prior to LESSEE's occupancy if so requested by LESSOR. Said restoration shall include removal of all alterations, additions, improvements, or decorations with LESSOR's approval and shall be completed by LESSEE and at LESSEE's sole cost and expense prior to the termination of this lease agreement.

LESSOR may, at LESSOR's option, agree to accept LESSEE's alterations, additions, improvements, or decorations as a permanent improvement to the leased premises and if so then LESSEE hereby acknowledges and agrees to keep the leased premises in said improved condition upon termination of this lease agreement. Said acceptance by LESSOR is only valid if LESSOR provides said prior notice, in writing, to LESSEE.

The terms and provisions contained in this section shall be in addition to and not in lieu of all terms and provisions contained in this lease and shall not restrict or in any way limit LESSOR's rights and remedies with respect to such alterations or additions or LESSEE's duties and obligations with respect thereto. Notwithstanding anything contained in this lease to the contrary, any venting by LESSEE of equipment to the outside of the building shall be subject to the express prior written consent of the LESSOR. Prior to the entry into any contract with respect to the delivery of materials or performing work to the premises therefore; LESSEE shall furnish LESSOR with plans and specifications, names and addresses of contractors, copies of contracts, necessary permits and indemnification in form and amount satisfactory to the LESSOR and waivers of liens against any and all claim costs, damages, liabilities and expenses which may arise in connection with such alterations or additions. Before commencing any work in connection with such alterations or additions, LESSEE shall furnish LESSOR with Certificates of Insurance from all contractors performing labor or furnishing materials insuring LESSOR against any and all liability which may arise out of or be connected with said additions or alterations. The Certificates of Insurance shall name LESSOR as an "Additional Insured". Upon completing any such alterations or completing any such alterations or additions, LESSEE shall furnish LESSOR with contractor's affidavits and full and final waivers of liens and receipted bills covering all labor expended and material used.

All such alterations and/or additions shall comply with all insurance requirements imposed by LESSOR's insurance companies and the requirements of all ordinances, statutes, rules and regulations of the local City, the State of Illinois and the U.S. Government and their respective agencies and departments now or thereafter in effect, including without limitation those relating to pollution and environmental control. All such alterations or additions shall be constructed out of materials approved by LESSOR and shall be constructed in good workmanlike manner. LESSEE shall permit LESSOR to inspect construction operations in connection with such alterations or additions, if LESSOR requests to do so, and LESSEE agrees to repair, remove or replace any alterations or improvements that have not been completed to LESSOR's satisfaction. ALL ALTERATIONS, ADDITIONS AND IMPROVEMENTS PERFORMED TO THE LEASED PREMISES DURING THE TERM OF THIS LEASE AGREEMENT WILL BE DONE STRICTLY AT THE SOLE COST OF THE LESSEE AND MUST MEET WITH

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LESSOR's FULL APPROVAL AND COMPLY WITH ALL NECESSARY LOCAL, STATE, FEDERAL, N.F.P.A., A.D.A., E.P.A. AND O.S.H.A. CODES AND REGULATIONS.

16. COMMON AREA

When common loading facilities are shared with other tenants; no materials or equipment may be stored on common aisles or loading docks except during a period of continuous loading and unloading activity. All materials and scrap must be picked up immediately and the area cleared by LESSEE. LESSOR reserves the right to dispose of these abandoned materials or issue a written warning to any LESSEE storing materials, equipment or other items on common halls, aisles, or dock areas or any areas, inside or outside of the building, including all parking lot areas. If LESSEE remains in violation of written warning from LESSOR following a 24-hour period, LESSOR shall assess a \$25.00 per day penalty, to be paid by LESSEE until said violation has been corrected to LESSOR's satisfaction.

17. DOORS & WINDOWS

All tenants and/or their employees must observe strict care not to leave doors and/or windows open upon their leaving the premises at the end of each workday. Failure to secure the leased premises and for any neglect or carelessness in these respects, or any of them, shall make LESSEE liable to make good all injuries sustained by other tenants and also all damage to the building resulting from such default or carelessness.

18. KEYS, LOCKS, LESSOR'S ACCESS

LESSOR shall at all times have and retain a key with which to unlock all doors in, on and about the Premises and LESSOR has the right to use any and all means, which LESSOR deems necessary and proper, to open such doors in case of an emergency in order to obtain entry into the Premises. Any entry to the Premises by LESSOR or LESSOR's representatives shall not under any circumstances be construed or deemed to be a forcible or unlawful entry or detainer of the Premises or any eviction, actual or constructive of LESSEE from the Premises, or any portion thereof. LESSOR will not enter the aforementioned Premises (while occupied by LESSEE), without prior permission, either verbal or written from LESSEE except in the case of an emergency. LESSEE will receive two (2) keys at Premises turnover, any keys issued after the first two (2) keys will be \$10.00 per key. LESSOR reserves the right to raise this fee to reflect current market pricing. LESSOR will charge \$75.00 per core for any lock change which includes keys, cores and/or door handles. LESSOR offers an after-hours emergency service for any calls pertaining to lock-outs prior to or after LESSOR's business hours of 7:00 a.m. to 3:30 p.m. Any calls that require personnel of LESSOR to assist customers on-site to open any locked spaces will be charged at the following rates: 1st call \$50.00, and any after-hours emergency service calls after the 1st call will be increased in \$50.00 increments.

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19. PRIVILEGE OF INGRESS OR EGRESS

LESSOR gives and grants to the LESSEE the right and privilege of using in common with a neighbor tenant and/or owners of the premises for the purpose of ingress and egress; the existing driveways and parking lots. LESSOR grants to LESSEE the right of ingress and egress at all times.

20. SECURITY

LESSEE recognizes LESSOR is not obligated to provide guard and/or security for the leased premises and LESSEE shall not hold LESSOR liable for any loss of property or personal effects in, on or about the Premises.

21. BUILDING HOURS

The Building hours when the Building will be unlocked are 7:00am to 5:00pm, Monday-Friday. The Building will be closed Saturdays and Sundays, and on major holidays including New Years' Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, the day after Thanksgiving Day and Christmas Day.

22. OVERNIGHT STORAGE, SCAVENGER SERVICE, JANITORIAL

LESSEE agrees that all overnight storage of vehicles, trucks or trailers will be done so in the assigned parking area out of the sight of the common public (whenever possible). LESSEE recognizes LESSOR assumes no liability for said vehicle, truck or trailer. LESSEE also agrees to keep all trash and scavenger equipment at the rear of the building and out of the sight of the common public.

LESSEE recognizes LESSOR is under no obligation to furnish salvage service or janitorial service for the leased premises. If LESSOR develops a trash program with one common collector, LESSEE will join the program for trash removal, provided the rates are competitive and the program is compatible with LESSEE's business. LESSEE will be billed directly by salvage service, with rate and future increases being determined by service, by the type and volume of trash created by LESSEE.

23. MINIMUM HEAT

Space provided with heating devices must be set and operating to maintain a minimum temperature of 60 degrees Fahrenheit throughout the duration of the Lease Term, when required by the season or weather conditions.

24. FIRE EXTINGUISHERS

It is the LESSEE's responsibility to provide in good working order, adequate fire extinguishers to protect their contents within the demised premises. The provisions of the National Fire Protection Association specify the type, size and quantity based on type of operation and it is the

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LESSEE's responsibility to comply with these provisions. LESSEE is responsible not only for providing these extinguishers; but also for the annual inspections, maintenance and upkeep.

25. SPRINKLER ADDITIONS

LESSEE agrees and understands that if new sprinkler heads or extensions of same are needed to comply with the NATIONAL FIRE PREVENTION ASSOCIATION, as well as local City Fire Department codes and regulations **as a result of LESSEE's additions or equipment**, such heads and labor for the installation will be at the LESSEE's expense.

26. SIGNAGE

LESSEE shall not place any painted or exterior sign, placard or other advertising media, banners, pennants, aerals, antennas, projections, awning or devices of any kind whatsoever on the site or on the exterior of the building; except a sign on the front which shall consist of the design and conformity approved in writing by LESSOR prior to installation of such signs and at the LESSEE's expense. Said sign shall remain the property of the LESSOR except that LESSOR reserves the right to have LESSEE remove or paint over said sign if LESSOR elects.

27. DISABILITY ACCESSIBILITY

The LESSOR has evaluated this property as it applies to the ADA accessibility guidelines for buildings and facilities and with the Architectural and Transportation Barriers Compliance Board (ATBCB). LESSOR is leasing this property in an "as is" condition and has evaluated the property for compliance and exceptions.

Any modification that LESSEE is required to perform, to the leased premises, the building that houses the leased premises, or the property on which the lease premises is located, in order for LESSEE to comply with ADA guidelines for employment, access, etc., will be done so strictly at the LESSEE's sole cost and expense after first obtaining LESSOR's full written approval of said modifications.

28. DEFAULT BY LESSEE

In the event of default in the payment of Monthly Rent, or in any of the covenants and agreements herein contained by LESSEE, LESSEE shall remain liable for any Monthly Rent and any other charges owed by LESSEE that, but for the termination of this Lease, would have become due during the remainder of the Lease Term, in addition to all reasonable and necessary attorney fees plus costs and expenses incurred by LESSOR in pursuit of its remedies hereunder, including brokers' fees, collection services, and other professional fees.

LESSEE further recognizes and agrees that in the case of default by LESSEE then LESSOR shall have the right to immediately repossess the Premises and be entitled to recover forthwith as damages the sum of the money equal to the value of the Monthly Rent and any other charges, as defined above, provided to be paid by the LESSEE for the balance of the Lease Term plus any other sum of money and damages owed by the LESSEE to the LESSOR. LESSOR shall have at

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AND JESSICA KLECKA, LESSEE**

all times valid and first lien upon all personal property which LESSEE now owns, or may hereafter acquire or have an interest in as security for payment of the Monthly Rent and other charges herein reserved.

Should LESSEE terminate this Lease and/or vacate the Premises prior to the natural expiration of the Lease Term, for any reason, LESSOR shall have the right to accelerate the monthly Rent payments, including any Additional Rent Charges, Late Fees and Other Charges due for the remainder of the Lease Term. These payments shall become due and payable immediately upon notice to LESSEE by LESSOR. In addition to the monthly Rent payments, Additional Rent Charges, Late Fees and Other Charges due for the remainder of the Lease Term, LESSOR hereby reserves the right to charge a fee in the amount of **\$500.00 (FIVE HUNDRED DOLLARS and 00/100)** ("Early Termination Fee"). Said Early Termination Fee will be deducted from the Security Deposit on LESSEE'S account at the time of early termination. Said Early Termination Fee will not release LESSEE from their obligation to the Monthly Rent and any other charges dues and owing through the end of the Lease Term, but will be applied as an administrative fee.

In the event LESSEE notifies LESSOR of their desire to terminate this Lease and vacate the Premises prior to the natural expiration of the Lease Term, and LESSOR is able to re-let the Premises to another tenant for the same or higher monthly Rent, then this Lease shall be terminated as of the day prior to the commencement date of the new lease with the new tenant. LESSEE shall notify LESSOR of their desire to terminate this Lease and vacate the Premises at least sixty (60) days prior to the natural expiration of the Lease Term and LESSOR shall make a reasonable effort to re-let the space prior to the natural expiration of the Lease Term.

29. NON SMOKING

Smoking of any product, tobacco related or otherwise, is not permitted within the Premises. LESSOR, at LESSOR's discretion, may terminate this lease agreement if LESSEE or LESSEE's employees, invitees, customers, etc. violate this clause when within the confines of the Premises, or the building that houses the Premises.

30. HAZARDOUS MATERIALS

LESSEE shall not transport, use, store, maintain, generate, manufacture, handle, dispose, release or discharge any Hazardous Materials (as defined below) upon or about the Premises, or permit LESSEE employees, agents, contractors, invitees and other occupants of the Premises to engage in such activities upon or about the Premises. However, the foregoing provisions shall not prohibit releases pursuant to permits issued by governmental authority or the transportation to and from, and use, storage, maintenance and handling within, the Premises of substances customarily used in the LESSEE's business: (i) such substances shall be used and maintained only in such quantities as are reasonably necessary for such permitted use of the Premises and the ordinary course of LESSEE's business therein, strictly in accordance with applicable Law, highest prevailing standards, and the manufacturer's instructions therefore, (ii) such substances shall not be disposed of, released or discharged in the Premises, and shall be transported to and from the Premises in compliance with all applicable Laws, and as LESSOR shall reasonably

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AND JESSICA KLECKA, LESSEE**

require, (iii) if any applicable Law or LESSEE's trash removal contractor requires that any such substances be disposed of separately from ordinary trash. LESSEE shall make arrangements at LESSEE's expense for such disposal directly with a qualified and licensed disposal company at a lawful disposal site (subject to scheduling and approval by LESSOR), (iv) any remaining such substances shall be completely, properly and lawfully removed from the Premises upon expiration or earlier termination of this Lease, and (v) for purposes of removal and disposal of any such substances. LESSEE shall be named as the owner and generator, obtain a waste generator identification number, and execute all permit applications, manifests, waste characterization documents and any other required forms.

31. REMOVED PROPERTY

In the event of re-entry and removal of the articles found on the Premises as hereinbefore provided, the LESSEE hereby authorizes and requests that the LESSOR sell the same at public or private sale with or without notice, and the proceeds thereof, after paying the expenses of removal, storage and sale to apply towards the rent reserved herein, rendering the overplus, if any, to LESSEE upon demand.

32. LESSEE'S USE OF LEASED PREMISES

LESSEE hereby agrees to use the Premises solely for the Intended Purpose listed on page 1 of this Lease Agreement and if LESSEE's use of the Premises conflicts in any way with the Intended Purpose stated on page 1 of this Lease Agreement LESSOR shall have the option to declare LESSEE in default and thereby terminate this Lease Agreement with 30 day written notice to the LESSEE.

33. LICENSES AND PERMITS

LESSEE shall be responsible for obtaining all licenses and permits necessary for its use and occupancy of the Premises and LESSEE shall comply, at its own cost and expense, with all laws now existing or hereafter enacted; with all rules and requirements pertaining to health, fire and safety; and with all other state, county and municipal requirements affecting the use, operation and cleanliness of the Premises.

LESSEE:

JESSICA KLECKA

By: _____
Jessica Klecka

Date: _____

LESSOR:

BLACK RHINO INDUSTRIES, LLC

By: _____
Brian Dempsey, Owner

Date: _____

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EXHIBIT A

RENT SCHEDULE

<u>Year</u>	<u>Size</u>	<u>Per SF</u>	<u>Monthly</u>	<u>Annually</u>
1	500	\$10.25	\$427.08	\$5,124.96

NNN'S SCHEDULE

(Estimated Figures from 2016 Actual Billings)*

<u>Year</u>	<u>Size</u>	<u>Charge</u>	<u>Per SF</u>	<u>Monthly</u>	<u>Annually</u>
1	500	Taxes	\$3.50	\$145.84	\$1,750.08
1	500	<u>CAM</u>	<u>\$2.90</u>	<u>\$120.83</u>	<u>\$1,449.96</u>
		TOTALS	\$6.40	\$266.67	\$3,200.04

* The NNN's are reconciled and invoiced once per lease year. Lessor reserves the right to change these figures at any time throughout the year due to increases in actual expenses

UTILITY USAGE FEES

<u>Year</u>	<u>Monthly</u>	<u>Annually</u>
1	\$106.25	\$1,275.00

Total rent and other charges due by the 1st of each month
during the Lease Term: **\$800.00**

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EXHIBIT B

General Liability Insurance Required:

\$2,000,000 Per occurrence

\$2,000,000 General Aggregate

\$1,000,000 Personal & Advertising Injury

\$5,000 Medical Payments

In addition to the above:

Tenant Legal Liability in the amount of \$300,000.00.

LESSOR needs to be named as an "additional insured"

This additional insured will be on a primary and non-contributory basis.

Also, a Waiver of Subrogation will apply. Indemnification and Hold Harmless Applies.