



CATHAY BANK

Multiple-Signature Agreement

Customer: Hudson West III LLC

Account No(s): 655928969

You (as customer described above, "you" or "Customer") request that Cathay Bank ("we", "us", or "Bank") require the signatures or authorizations of the persons, for all in-branch withdrawals and checks drawn against the account(s) identified above, which the Bank and Customer may, from time to time, mutually agree upon in writing, as listed in Exhibit A.

You acknowledge that the Bank processes certain checks by automated means based only on the information MICR-encoded on the items (sometimes referred to as "bulk filing"). As such, checks under a certain dollar amount may not be reviewed visually to determine if they are signed by the required authorized signers as listed in Exhibit A and you agree that the Bank shall not be liable under this agreement for any checks that are not reviewed visually by us. Although we reserve the right to continue processing certain checks by automated means, we agree to refuse withdrawals and return checks that we discover upon visual review have failed to meet the requirements of this agreement.

You agree that if we pay items in accordance with this Agreement, you release us from any claim that the items were not properly payable. If we dishonor items in accordance with this Agreement, you release us from any claim that the items were properly payable and any claim for wrongful dishonor. You agree to be bound by any instructions to pay or return items, whether or not authorized by you, that are issued in your name and accepted by us in accordance with this Agreement.

This arrangement is being made as a special accommodation to you. In return, you agree that:

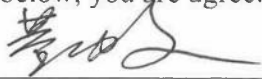
- (1) You agree to implement reasonable internal security procedures in connection with this Service. If you elect not to do so, you agree to be subject to a higher standard of care with respect to your accounts, transactions and statements.
- (2) You will compensate the Bank for this service.
- (3) The Multiple Signature service fee is dependent on the level of service requested in Exhibit A :
 - a. \$.03 per paid item for review for any 2 signatures without any dollar or listing conditions (i.e. person from Group A and person from Group B)
 - b. \$.05 per paid item for review of signatures that include any dollar and/or listing conditions ((i.e. person from Group A and person from Group B)

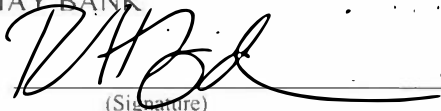
- (4) Your checks will contain signature lines for the number of signatures required by Exhibit A. If you purchase checks that fail to contain the correct number of signature lines (or a prominent legend stating the number of signatures required), we may honor checks signed by any one of the persons listed in Exhibit A.
- (5) You will promptly review (within 5 days of receipt or availability) all account statements, notices and checks to verify that all transactions are authorized by the appropriate persons.
- (6) You will immediately notify the Bank if any withdrawal or transaction is not authorized by the appropriate persons.
- (7) You will immediately notify the Bank in writing of any change to Exhibit A and agree to submit a new Exhibit A with the updated information.
- (8) If any of the authorized signers listed in Exhibit A will utilize a facsimile signature, a separate agreement titled "Facsimile Signature Agreement" will be executed for the facsimile signature to take effect.

Unless we agree otherwise in writing, this arrangement will not supersede any different authorization requirements set forth in any wire transfer, card, online banking (including online BillPay), or other cash management agreement between you and the Bank.

This agreement incorporates, supplements, and supersedes, where inconsistent, the terms of your account agreement. The Bank reserves the right to amend these terms in the same manner as your account agreement.

By signing below, you are agreeing to these terms.

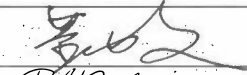

By:  Date: _____
 (Signature for Customer)
Gongwen Dong and Robert Hunter Biden
 (Title)
 President of Hudson West V LLC, Chairman of OWASCO P.C.

CATHAY BANK _____ Date: _____
 By: 
 (Signature)

 (Title)

Customer: HUDSON WEST III LLC
 Account No(s): 655928969

Exhibit A to Multiple-Signature Agreement

Authorized Signers	Print Name	Signature
Group A	1. <u>GONGWEN DONG</u>	
	2. <u>ROBERT HUNTER BIDEN</u>	
	3. _____	_____
	4. _____	_____
Group B	1. _____	_____
	2. _____	_____
	3. _____	_____
	4. _____	_____
Group C	1. _____	_____
	2. _____	_____
	3. _____	_____
	4. _____	_____

*Under \$10,000.00	Any one signer in Group A, B or C
\$ _____ - \$ _____	Any one signer in Group _____ and any one signer in Group _____
\$ _____ - \$ _____	Any one signer in Group(s) _____ and any one signer in Group(s) _____
Above \$10,000.01	Any <u>TWO</u> signer(s) from Group(s) <u>A</u>

This authorization shall remain full force and effect until changed in writing by Customer and accepted by Cathay Bank.

Date: 9/14/2017

Hudson West III LLC

("Customer")

By: 

(Sign and Print Name)

Acknowledged and Accepted by Cathay Bank

It's: President of Hudson West V LLC

(Title)

By: 

(Sign and Print Name)

By: _____

(Sign and Print Name)

It's: _____

(Title)

It's: Chairman of OWASCO P.C.

(Title)