

Loan No. 032-1077635-01-001

WHEN RECORDED, RETURN TO:

Zions First National Bank
Real Estate Department
One South Main Street, Suite 470
Salt Lake City, Utah 84133
Attn: Ryan J. Speirs

**SUBORDINATION, NON-DISTURBANCE AND
ATTORNMEN T AGREEMENT AND ESTOPPEL CERTIFICATE
(Financial Center Property – MultiLing Corporation)**

This Subordination, Non-Disturbance and Attornment Agreement and Estoppel Certificate (the “Agreement”) is made and executed as of the 3rd day of ~~October~~^{November}, 2014, by and between Zions First National Bank, a national banking association (“Lender”), Block 29 Developers, LLC, a Utah limited liability company (“Landlord”), and **MultiLing Corporation**, a Delaware corporation (“Tenant”).

RECITALS

A. On or about December 19, 2008, Lender made a construction loan (the “Loan”) to Landlord, and in conjunction therewith, Borrower has or will be executing various loan documents in connection with the Loan (the “Loan Documents”).

B. As additional security for the Loan, Landlord has executed a Construction Loan Trust Deed, Assignment of Rents, Security Agreement and Fixture Filing dated December 29, 2008 executed by Borrower, as “Trustor,” to Lender, as “Trustee”, for the benefit of Lender, as “Beneficiary,” and which was recorded in the office of the County Recorder of Utah County, State of Utah, on December 29, 2008, as Entry No. 134712:2008, as amended by the following: (i) a Supplemental Trust Deed dated December 30, 2010 entered into between Borrower and Lender and which was recorded in the office of the County Recorder of Utah County, State of Utah, on March 7, 2011, as Entry No. 18676:2011; (ii) a Second Supplemental Trust Deed dated March 31, 2011 entered into between Borrower and Lender and which was recorded in the office of the County Recorder of Utah County, State of Utah, on April 26, 2011, as Entry No. 31807:2011; and (iii) a Third Supplemental Trust Deed dated the Effective Date entered into between Borrower and Lender and to be recorded in the office of the County Recorder of Utah County, State of Utah (collectively the “Trust Deed”), and an Assignment of Leases dated December 29, 2008 entered into between Borrower, as “Borrower” and Lender, as “Lender”, and which was recorded in the office of the County Recorder of Utah County, State of Utah, on December 29, 2008, as Entry No. 134714:2008

as amended including the following: (i) a Supplemental Assignment of Leases dated March 31, 2011 entered into between Borrower and Lender and which was recorded in the office of the County Recorder of Utah County, State of Utah, on April 26, 2011, as Entry No. 31808:2011; and (ii) a Supplemental Assignment of Leases dated the Effective Date entered into between Borrower and Lender and to be recorded in the office of the County Recorder of Utah County, State of Utah (collectively the "Assignment of Leases"). The Trust Deed and the Assignment of Leases affects the real property located in Utah County, State of Utah, together with the improvements now or hereafter located on the leases or demised premises, and are more particularly described in Exhibit A attached hereto and incorporated into this Agreement by this reference (the "Property").

C. Tenant and Landlord have entered into an Office Lease Agreement dated February 1, 2012 and the First Amendment to Lease Agreement dated April 29, 2014 (together with any and all amendments, addenda, modifications and extensions, and including all guarantees of the lease, the "Lease") whereby Tenant has agreed to lease a portion of the Property from Landlord.

D. Lender has made the Loan on the condition that the Lease and all of Tenant's rights in the Property including, without limitation, any purchase rights or options, rights of first refusal or expansion rights (collectively the "Lease Rights") be subordinated as provided below, and that Tenant enter into this Agreement.

AGREEMENT

In exchange for good and valuable consideration, the sufficiency and receipt of which are hereby acknowledged, Lender, Landlord, and Tenant agree as follows:

1. Estoppel Certificate. Tenant and Landlord hereby certify to and agree with Lender that, as of the date of this Agreement, Lender is relying on all of the following certifications and agreements of Tenant and Landlord as consideration for Lender executing this Agreement, and in the making of the Loan to Borrower evidenced by the Note and the Loan Documents and secured by the Trust Deed and Assignment of Leases:

a. The Lease is in full force and effect and is the valid and binding obligation of Tenant, enforceable in accordance with its terms.

b. All requirements for the commencement and validity of the Lease have been satisfied.

c. Neither Tenant nor Landlord is in default under the Lease and no event has occurred and no condition exists, which with the giving of notice, the passage of time, or both, would constitute a default by Tenant or Landlord under the Lease.

d. There are no defenses, counterclaims or setoffs against rents or charges due or which may become due under the Lease and no claim by Tenant of any nature exists against Landlord under the Lease. All obligations of Landlord have been fully performed.

e. None of the rent which Tenant is required to pay under the Lease has been prepaid, or will in the future be prepaid, more than one month in advance.

f. Tenant has no right or option contained in the Lease or in any other document to purchase all or any portion of the Property.

g. The Lease has not been modified, terminated, or amended, by "side letter" or otherwise, and shall not after the date of this Agreement be modified, terminated, or amended, by "side letter" or otherwise, without the prior written consent of Lender for any termination and each such amendment or modification. Any attempted modification, termination, or amendment without the prior written consent of Lender shall be void.

h. Tenant has not assigned, mortgaged, sublet, encumbered or otherwise transferred any or all of its interest under the Lease and, during the term of the Loan, as extended or modified, agrees to not assign, mortgage, sublet, encumber, or otherwise transfer any or all of its interest under the Lease without the prior written consent of Lender.

2. Subordination to Loan Documents. Notwithstanding anything in the Lease to the contrary, the Lease and Lease Rights are hereby made subject, subordinate, inferior, and junior to the Trust Deed and the Assignment of Leases and the liens created by the Trust Deed and the Assignment of Leases, and to all sums advanced on the security for the Trust Deed and the Assignment of Leases, including all sums advanced or costs incurred in connection with the Loan Documents or the Loan, and including all renewals, modifications, consolidations, replacements, and extensions of the Loan and any of the Loan Documents, including, without limitation, any increases in the principal amount of the Loan and changes in the interest rate of the Loan, and any future lien or liens affecting the Property held by or made for the benefit of Lender. The Lease and Lease Rights are hereby subordinated to the Trust Deed and the Assignment of Leases and the liens created by the Trust Deed and the Assignment of Leases, the same and as fully as if the Trust Deed and the Assignment of Leases had been executed and delivered, and recorded, where applicable, prior to execution, delivery, and recording of the Lease. If there is any inconsistency between the provisions of the Trust Deed and the Assignment of Leases and the provisions of the Lease, the provisions of the Trust Deed and the Assignment of Leases shall prevail and govern the Lease.

Tenant will not cause the Lease to be subordinated to any interests other than those held by or made for the benefit of Lender, and its successors and assigns, without the prior written consent of Lender.

3. Acknowledgement of Assignment of Rents. Tenant agrees and acknowledges that it has notice, and notwithstanding anything to the contrary in the Lease hereby consents, that the Lease, the Lease Rights, the rents, and all other sums due under the Lease have been assigned or are to be assigned to Lender. Specifically, but without limitation, Tenant consents to the Assignment of Leases executed by Landlord to Lender. In the event that Lender notifies Tenant of a default under the Trust Deed or any of the Loan Documents and demands that Tenant pay its rent and all

other sums due under the Lease to Lender, Tenant shall honor such demand and pay its rent and all other sums due under the Lease directly to Lender or as otherwise required pursuant to such notice.

4. Notice and Opportunity to Cure. Tenant agrees to deliver to Lender, within five (5) days of delivery to Landlord, a copy of all notices and other documents delivered to Landlord in connection with the Lease, specifically including, but without limitation, any notices of default or termination. If any default occurs under the Lease, Lender shall have the right for a period of sixty (60) days after receipt of notice of the default to cure such default. If the nature of the default is such that it cannot reasonably be cured within such sixty (60) day period, then Lender shall have such longer period as is reasonably necessary to cure such default. No default shall be deemed to exist under the Lease so long as Lender is seeking, in good faith, to cure the default.

5. Requirement of Non-Disturbance. Tenant agrees and acknowledges that this Agreement satisfies any condition or requirement in the Lease relating to the granting of a non-disturbance agreement.

6. Non-Disturbance. In the event of foreclosure of the Trust Deed, or upon a sale of the Property pursuant to the trustee's power of sale contained in the Trust Deed, or upon a transfer of the Property by conveyance in lieu of foreclosure (collectively, a "Transfer"), then so long as Tenant complies with this Agreement and is not in default under any of the terms, covenants, or conditions of the Lease, Lender shall not name or join Tenant in any foreclosure proceeding, unless such joinder is necessary, in Lender's discretion, to complete the foreclosure, nor shall Lender disturb the possession of Tenant, its successors and assigns. In the event of a Transfer, Lender will perform and be bound by all of the obligations imposed on Landlord by the Lease for the balance of the term of the Lease, and any extension or renewals of the Lease, as long as no event of default has occurred under the Lease, which has continued to exist for such period of time, after notice and opportunity to cure, if any, required by the Lease, as would entitle Landlord under the Lease to terminate the Lease, or would cause, without any further action of Landlord, the termination of the Lease or would entitle Landlord to dispossess Tenant under the Lease.

7. Attornment. Upon the occurrence of a Transfer, Tenant hereby agrees to attorn to, adhere to and accept any such successor owner as landlord under the Lease, and to be bound by and perform all of the obligations imposed by the Lease, such attornment to be self-operative without the execution of any further instruments.

8. No Liability for Lender. Lender, or any successor owner of the Property resulting from a Transfer, shall not be (a) liable for any obligations under the Lease which arise or accrue prior to a Transfer or which arise or accrue at any time after Lender ceases to be the owner of the Property; (b) liable for any damages or other relief attributable to any act or omission of a prior landlord, including Landlord; (c) liable for any damages or other relief attributable to any latent or patent defect in the Property; (d) liable for any damages or other relief attributable to any breach by any prior landlord, including Landlord, under the Lease or any representation or warranty made in connection with the Lease; (e) subject to any offsets or defenses which Tenant might have against any prior landlord, including Landlord; (f) bound by any rent or additional rent which Tenant might

have paid in advance to any prior landlord, including Landlord, for a period in excess of one month or by any security deposit, cleaning deposit or other prepaid charge which Tenant might have paid in advance to any prior landlord, including Landlord, unless the amount of such security deposit, cleaning deposit or other prepaid charge shall have been transferred to Lender; (g) bound by any assignment, subletting, renewal, extension or any other agreement or modification of the Lease made without the prior written consent of Lender; or (h) liable for any indirect or consequential damages, including loss of sublet rentals, loss of profits, or damage to goodwill or reputation.

Nothing in this Agreement is intended to constitute an agreement by Lender to perform any obligation of Landlord as landlord under the Lease prior to the time Lender obtains title to the Property by Transfer or otherwise obtains possession of the Property pursuant to the terms of the Loan Documents. Specifically, but without limitation, Lender shall have no obligations with respect to the erection or completion of any improvements on the Property, either at the commencement of the term of the Lease or upon any renewal or extension of the term of the Lease, or upon the addition of additional space, pursuant to any expansion rights contained in the Lease.

In the event that Lender shall acquire title to the Property, Lender shall have no obligation, nor incur any liability, beyond Lender's then equity interest, if any, in the Property, and Tenant shall look exclusively to such equity interest of Lender, if any, in the Property for the payment and discharge of any obligations imposed upon Lender under this Agreement or under the Lease, and Lender is hereby released and relieved of any other obligations under this Agreement and the Lease.

9. No Assignment or Subletting. Except with regard to any transfer to an "Affiliate" of Tenant (as "Affiliate" is currently defined in the Lease) expressly permitted and conditioned under the terms set forth at Section 16.10 of the Lease, Tenant agrees not to assign, transfer, mortgage, or otherwise encumber the Lease or Lease Rights or any interest in the Lease or the Lease Rights. Tenant further agrees not to sublet the Leased Premises or the Property or any part of the Leased Premises or the Property, without the prior written consent of Lender, which consent shall not be unreasonably withheld, and any attempt to do so without such consent shall be void as to Lender. Lender shall not be obligated to give its consent until, at least, Tenant has assigned the sublease to Lender, granted a lien on Tenant's interest in the Property to Lender as collateral for the Loan and all obligations of Landlord under the Loan Documents, and subtenant has executed and delivered to Lender a Subordination, Non-Disturbance Attornment Agreement and Estoppel Certificate acceptable to Lender.

10. New Lease. Upon the written request of Lender to Tenant after a Transfer, Tenant shall execute and deliver to Lender a lease of the Property upon the same terms and conditions as the Lease between Landlord and Tenant, which lease shall cover any unexpired term of the Lease existing prior to such Transfer.

11. Acknowledgment and Agreement by Landlord. Landlord, as landlord under the Lease and trustor under the Trust Deed, acknowledges and agrees for itself and its heirs, successors, and assigns agrees to each of the following:

a. This Agreement does not constitute a waiver by Lender of any of its rights under the Trust Deed, Assignment of Leases, or any of the other Loan Documents, and/or in any way release Landlord from its obligations to comply with the terms, provisions, conditions, covenants, agreements and clauses of the Trust Deed.

b. The provisions of the Trust Deed, Assignment of Leases, and all other Loan Documents remain in full force and effect and must be complied with by Landlord.

c. In the event of a default under the Trust Deed, Assignment of Leases, or any of the other Loan Documents, Tenant shall pay all rent and all other sums due under the Lease to Lender as provided in the Loan Documents.

12. Right to Sublease and Mortgage. Notwithstanding anything to the contrary in the Lease, upon the occurrence of a Transfer, Tenant agrees that Lender, its successor or assign, or any purchaser at a foreclosure sale, may mortgage, lien, encumber, or otherwise transfer its interest in the Property or assign all of its or Landlord's rights in the Lease without the consent of Tenant.

13. Insurance Proceeds and Condemnation Awards. Notwithstanding anything to the contrary in the Lease, unless otherwise agreed by Lender in writing in advance, all insurance proceeds and condemnation awards paid or awarded in connection with the Property and/or any improvements located on the Property shall be paid to Lender as payments on the Loan pursuant to the terms and conditions of the Loan Documents and for any and all other obligations of Landlord to Lender in connection with the Loan and under the Loan Documents.

14. Memorandum of Lease. If required by Lender, Tenant agrees to execute and cause to be recorded in the county recorder's office of the county in which the Property is located, a memorandum of lease for the Lease in a form reasonably acceptable to Lender.

15. Future Estoppel Certificates. Tenant agrees to execute and deliver to Lender, within thirty (30) days of written request by Lender, estoppel certificates in a form similar to this Certificate regarding such matters as Lender reasonably requests. Lender's request for any estoppel items described in Section 23.1 of the Lease at "Estoppel Certificate" or in Section 1 of this Agreement is agreed to be a reasonable request by Lender.

16. No Merger. If any lien granted on the Property or assignment of any lease of the Property made to Lender and the fee title to the Property shall at any time become vested in one owner, the lien created under any trust deed granted or assignment made to Lender shall not be destroyed or terminated by application of the doctrine of merger and, in such event, Lender shall continue to have and enjoy all of the rights and privileges of Lender, beneficiary, and assignee and, if applicable, fee title owner, as to the separate estates. In addition, upon the foreclosure of any such lien or assignment, any leases or subleases then existing and created by Tenant shall not be destroyed or terminated by application of the law of merger or as a matter of law or as a result of such foreclosure unless Lender, its successor or assign, or any purchaser at any such foreclosure sale shall so elect. No act by or on behalf of Lender, its successor or assign, or any such purchaser shall

constitute a termination of any lease or sublease unless Lender, its successor or assign, or such purchaser shall give written notice of such termination to such tenant or subtenant.

17. Notices. All notices shall be in writing and shall be deemed to have been sufficiently given or served when personally delivered, deposited in the United States mail, by registered or certified mail, or deposited with a reputable overnight mail carrier which provides delivery of such mail to be traced, addressed as follows:

Lender: Zions First National Bank
 Real Estate Department
 One South Main Street, Suite 470
 Salt Lake City, Utah 84133
 Attn: Ryan J. Speirs

With copies to: Callister Nebeker & McCullough
 Zions Bank Building
 10 East South Temple, Suite 900
 Salt Lake City, Utah 84133
 Attn: Lynda Cook

Landlord: Block 29 Developers, LLC
 180 North University Avenue, Suite 200
 Provo, Utah 84601
 Attn: Cameron S. Gunter

With copies to: Law Offices of Steven W. Farnsworth, P.C.
 Attn: Steven W. Farnsworth, Esq.
 180 North University Avenue, Suite 260
 Provo, Utah 84601

Tenant: MultiLing Corporation
 180 North University Avenue, Suite 600
 Provo, Utah 84601

With copies to: Stuart W. Hinckley, Attorney at Law
 2833 Mountain View Drive
 P.O. Box 9947
 Salt Lake City, Utah 84109

Such addresses may be changed by notice to the other party given in the same manner provided in this Section.

18. Attorneys' Fees. Upon the occurrence of a default under this Agreement by Tenant, Lender may employ an attorney or attorneys to protect Lender's rights under this Agreement, and

Tenant shall pay Lender reasonable attorneys' fees and costs actually incurred by Lender, whether or not action is actually commenced against Tenant by reason of such breach. Tenant shall also pay to Lender any attorneys fees and costs incurred by Lender with respect to any insolvency or bankruptcy proceeding or other action involving Tenant or any guarantor of the Lease as a debtor.

19. No Derogation of Liens. Nothing contained in this Agreement shall be construed to derogate from or in any way impair or affect the lien and charge or provisions of the Trust Deed or Assignment of Leases, or any other lien created by the Loan Documents.

20. Governing Law. This Agreement shall be governed by, construed and interpreted in accordance with the laws of the State of Utah.

21. Successors and Assigns. This Agreement is and shall be binding upon and shall inure to the benefit of Tenant, Lender and their respective successors and assigns.

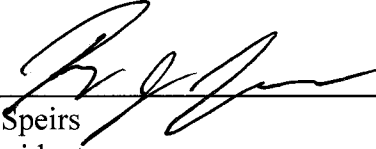
22. Defined Terms. Unless otherwise defined in this Agreement, capitalized terms used herein have the meanings given them in the Loan Agreement. The term Loan Documents shall include all amendments and modifications to the Loan Documents.

***[SIGNATURE PAGE(S) AND EXHIBIT(S),
IF ANY, FOLLOW THIS PAGE]***

DATED: ~~October~~ ^{November} 14, 2014.

LENDER

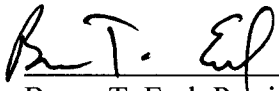
ZIONS FIRST NATIONAL BANK,
a national banking association

By: 
Ryan J. Speirs
Vice President

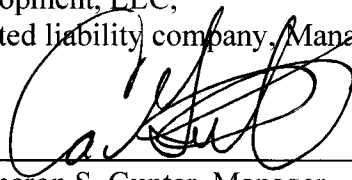
LANDLORD

BLOCK 29 DEVELOPERS, LLC,
a Utah limited liability company

By: Earl Corporation,
a Utah corporation, Manager

By: 
Bruce T. Earl, President

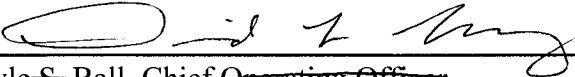
By: PEG Development, LLC,
a Utah limited liability company, Manager

By: 
Cameron S. Gunter, Manager

DATED: ~~October~~ ^{November} 3rd, 2014.

TENANT

MULTILING CORPORATION,
a Delaware corporation

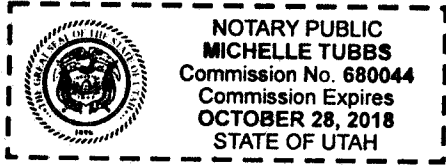
By: 

Lyle S. Ball, Chief Operating Officer

David L. Army, Chief Financial Officer

STATE OF UTAH)
)
) : ss.
COUNTY OF Salt Lake)

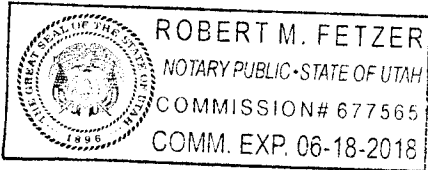
The foregoing instrument was acknowledged before me this 21 day of ^{November}~~October~~, 2014,
by Ryan J. Speirs, Vice President of Zions First National Bank, a national banking association.



Michelle Tubbs
NOTARY PUBLIC

STATE OF UTAH)
 : ss.
COUNTY OF UTAH)

The foregoing instrument was acknowledged before me this 14th day of ~~October~~ ^{November}, 2014, by Bruce T. Earl, President of Earl Corporation, a Utah corporation, Manager of Block 29 Developers, LLC, a Utah limited liability company.

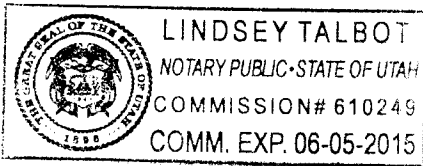


Robert M. Fetzer

NOTARY PUBLIC

STATE OF UTAH)
 : ss.
COUNTY OF UTAH)

The foregoing instrument was acknowledged before me this 10 day of ~~October~~ ^{November}, 2014, by Cameron S. Gunter, Manager of PEG Development, LLC, a Utah limited liability company, Manager of Block 29 Developers, LLC, a Utah limited liability company.

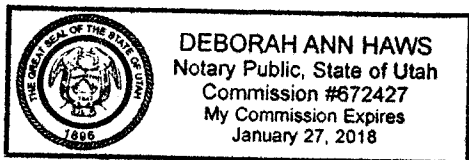


Lindsey Talbot

NOTARY PUBLIC

STATE OF UTAH)
 : ss.
COUNTY OF UTAH)

The foregoing instrument was acknowledged before me this 3 day of ~~October~~ ^{November}, 2014, by ~~Lyle S. Ball, Chief Operating Officer~~ of MultiLing Corporation, a Delaware corporation.
David L. Vrry, Chief Financial Officer



Deborah Ann Haws

NOTARY PUBLIC

EXHIBIT A

REAL PROPERTY DESCRIPTION

The real property located in Utah County, State of Utah, and more particularly described as follows:

[SEE ATTACHED]

EXHIBIT 'A'

LOT 1, OF THAT CERTAIN PLAT ENTITLED "ZIONS BANK FINANCIAL CENTER" WHICH PLAT WAS FILED IN THE OFFICE OF THE RECORDER OF THE COUNTY OF UTAH, STATE OF UTAH ON NOVEMBER 25, 2008 AS ENTRY NO. 125406:2008.
A.P.N. 05-029-0004

LESS AND EXCEPTING THEREFROM UNITS 100, 300, 400, AND 410, CONTAINED WITHIN THE 200 NORTH CONDOMINIUM, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON FEBRUARY 11, 2010 IN UTAH COUNTY, AS ENTRY NO. 12195:2010, IN BOOK 53, AT PAGE 448 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED FEBRUARY 11, 2010 IN UTAH COUNTY, AS ENTRY NO. 12196:2010 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.