

# **WELCOME TO THE POD PROJECT!**

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# Model Pod

Dedicated to supporting and serving alongside the public school system.

## I. Mission of the Pod Project and Call to Action

### **WHO WE ARE**

We are mothers, fathers, grandparents, aunts, uncles, friends, ministers, and community members who are passionate about public education and committed to economic justice and racial equity. We know and are committed to anti-racism practices and the daily work they require. Many of us attended public schools, have children in public schools, or have children who were educated in public schools. We believe in the fundamental mission of our public education system as a great equalizer and facilitator of civic participation.

### **OUR WORK**

During the pandemic, when in-person learning may not be possible at many schools and in many school districts, we will create and help others create reliable spaces where K - 12 students who otherwise would not have the benefits of necessities such as quiet space, internet access, and nutritious meals, can go to complete their school work. Even just an afternoon or two a week could have a huge impact! We are intentional about targeting our efforts towards students who would otherwise go without.

### **OUR MISSION**

We will build a portable model that individuals and organizations can use to establish learning pods where students feel safe, supported, nurtured, nourished, and ready and able to learn.

**Won't you join us and help students in your community?**

## II. Setting Up Your Learning Pod

### A. Role of the Pod Host

The Pod Project concept is based on the idea of working WITH the public schools. Hosting a Pod is meant to facilitate the already-existing school distance learning curriculum. The aim of The Pod Project is to provide a safe, stable environment, with adequate technology and some adults to supervise and help troubleshoot technology issues for students in need of resources outside the home. It is NOT intended to be a babysitting or a tutoring service. Pod Hosts will NOT act as, or be asked to hire, professional instructors.

This is the starting point for the Pod Project Model. However - what you offer can be completely flexible, depending on your volunteers and your space. For younger children, some supplemental crafts or a story time might be useful add-ons. Older students might enjoy quiz style games. Consider using the Pod sessions to fulfill other needs: distributing sack lunches, winter coats, or craft supplies for participants to take home. A “Pod Library” with donated books might also be appreciated by the participants as well as their families. Design your Pod to fit your volunteer’s abilities, the community donor base, and what would benefit the community you are serving.

For sample emails to community venues, scripts for phone messages, and forms, please see the Appendix.

If you wish to provide information to your Pod about tutoring or other supportive resources, we recommend that you only give information for free resources.

### B. How Much Time to Schedule

How much time to provide hosting from your Pod will vary by location and by volunteer. You should also check the Public School’s learning schedule and work with it - for example, if you are hosting a Pod for afternoon sessions, make sure your check in is during a break so that students don’t miss out on learning. The concept is scalable, based on the amount of space you have available and other resources. Consider starting small: two hours of hosting, twice a week. Although there is some urgency

because school is starting soon in most places, even if you don't get your Pod off the ground right away the need will likely still be there in the months to come.

## C. Ideas for A Venue

Finding a place to safely host a small Pod of students will depend on your community resources. Look to semi-public spaces, with large rooms that are currently under-utilized, with good WiFi, and if possible close to public transportation. Places that already host small classes for children may already have appropriate licensing. Non-profit organizations will be easier for the purposes of donations, but be creative. The best location is one you have ties to personally. This is a grass-roots effort, and the closer you are to the people at the venue, the easier it will be to host a Pod.

### Venue Ideas:

Churches

Libraries

Rec Centers

Gyms

Local non-profit organizations may wish to sponsor a Pod and make their own arrangements: Junior League organizations may have an unused "thrift store" space that they can make available. Jack and Jill Clubs, Toastmasters, and really any non-profit with a space or access to a space can make this happen. If the venue or organization is not licensed to do any type of child care or classes, you could consider hosting a Pod where one of the parents is present - again, you are providing a venue with WiFi and other resources, not babysitting.

A few nationwide organizations are engaging in covid learning efforts; for example, the Boys and Girls Clubs of America and the YMCA are working on programming. Connect with your local branch to see if they'd be interested in partnering with you to host a Pod.

[www.boysandgirlsclubsofamerica.org](http://www.boysandgirlsclubsofamerica.org)

[www.ymca.org](http://www.ymca.org)

## D. Some Safety Protocols

These are ideas, not guarantees, borrowed from other learning pod sources and consistent with CDC recommendations. You can read the latest CDC recommendations here:

<https://www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/index.htm>

Guidance for whether or not your Pod would be considered “Child Care” in your stage can be found at the link below. Some states have issued orders encouraging flexibility, relaxed licensing, documentation, etc. regulations during the current state of emergency.

[www.childcare.gov/covid19](http://www.childcare.gov/covid19)

### 1. Precautions: Venue

The venue needs to be large enough to allow social distancing. This means at least 6 feet between each student study area, and 6 feet between the students and the volunteers who are hosting the Pod. Try using painters tape to outline the distances.

One example: many churches have a “fellowship hall” and long tables for wedding receptions, etc. Typically six feet long, they are perfect for social distancing. Many places also have movable coat racks for events. Hang inexpensive shower curtain liners on coat racks to create see-through barriers, or sheets of see through plastic from home improvement stores.

### 2. Precautions: Pod Volunteer Hosts

-Each volunteer should take their temperature before hosting a session. Have a few “subs” on standby in case of a last minute vacancy.

-Volunteers should wear masks the entire time they are in contact with students.

Encourage brief mask breaks outside the Pod room.

-Each Pod should be supplied with hand sanitizer, a thermometer, extra masks, and gloves.

### 3. Precautions: Students

Each Pod host should use a forehead temperature reader to check in the children curbside, and the student will only be allowed in the venue if fever free. Have hand

sanitizer ready for the student to use as they walk in the venue. Student walk into, and are escorted back to curbside, one at a time.

At each drop off, parents sign a form that states:

- The child has not shown symptoms of Covid-19 in the previous 14 days.
- No one in the household has shown Covid-19 symptoms such as fever, coughing, difficulty breathing, or loss of taste.
- The child has not been exposed to someone with Covid-19 in the previous 14 days.
- The parent waives liability if the child is inadvertently exposed to Covid-19 at the venue.

Sample forms can be found in The Appendix.

#### 4. Precautions: Venue Cleaning Between Sessions

- Although this will vary between venues, ask the location about their cleaning. Ideally, the venue would be sanitized every night.
- Bathrooms: In addition to everyone hand washing (with hot water and soap for 20 seconds), adults may be asked to wipe down the bathroom surfaces they touch after each use. For students, follow each bathroom break with an adult volunteer applying disinfectant spray to hard surfaces.
- Preparing food at the venue may subject you to state regulations. Consider providing box or sack lunches or snack packs.
- Think about ways to safely provide water to the students: pre-filled water bottles, sanitized before and after every use, pitchers of water and paper cups in the room dispensed by an adult volunteer (wearing disposable gloves), individual use water bottles.

#### 5. Precautions: positive Covid-19 test:

What if a student or volunteer (or someone in that person's immediate family) or tests positive for Covid-19?

- Take a 2 week break and quarantine
- Require negative test before resuming

## E. Number of Students

The number of students appropriate for your Pod will depend on a number of variables. Here are some things to consider:

1. Space: The amount of space you have will guide you, no more people should be in the Pod area (including volunteers) than can safely social distance.
2. Volunteers: How many students do your volunteers feel they can handle?
3. Ingress/Egress: how will you manage students being dropped off/picked up?
4. State and Federal guidelines: States have varying levels of permissible gatherings. A maximum number of 10 seems likely be the most flexible in terms of each particular state cycling through various stages of re-opening and closing.

## F. Electronics

-Good electronics are a central component for distance learning. If students have their own, or a school distributed computer, they should plan to bring them.

-If the venue or the volunteers are loaning their personal electronics during the Pod session, students can safely use if the volunteer covers the computer screen and keypad with clear saran wrap. A computer mouse may be placed inside a small zip lock bag.

-Some Pods may wish to investigate borrowing or purchasing (through donations) an inexpensive printer for the Pod room.

-Ensure that the venue WiFi is dependable and easy to log on to.

-Students should bring earphones in order not to interfere with other students' learning. You may wish to have a few extras on hand.

## G. Supplies for the Venue

While there will be variations depending on the venue, at a **minimum** a Pod should have:

1. Laptop device for every student (students should bring school issued device, may want to have a few on hand just in case, as well as a few extra earphones).
2. Extension cords for charging devices, so students can charge in their socially distanced areas
3. Extra chargers - check your lost and found!
2. Extra paper and pencils
3. Extra masks
4. Hand sanitizer
5. Disinfectant supplies for Pod room and bathroom
4. A safe way to provide water to the students

5. Make sure the venue has a first aid kit (bandaids, etc.)

**Other supplies to consider collecting:**

1. Craft supplies for the students to bring home, for themselves and for siblings.
2. Bag or box lunches, snack bags.
3. Personal hygiene kits: soap, toothbrushes, toothpaste, deodorant, shampoo/conditioner, feminine hygiene products.
4. Pantry staples from food banks or venue donations.
5. Winter coats, gloves, mittens, rain jackets.
6. Donated books for students to take home (all ages)

Keep in mind that for every student in your Pod, there may be needs of siblings or parents. What can you make available to the student that will benefit the entire family?

Again, this list is neither exhaustive nor required. You are the best person to identify what the students in your Pod need. And be creative in asking your venue community for donations!

For example: in a church community, at risk groups such as older members can help by making masks or packing sack lunches. The children of the congregation might contribute by putting together craft kits for various age ranges. Teens could collect books or organize clothing drives.

## H. Supplies/items to be brought by the Students

- Personal or school issued laptops
- Charger for devices
- Student ID information to log on to distance learning
- If school provides, written materials for distance learning
- Water bottle
- Paper/pencil/pen

## I. Donations

The Pod Project does not accept donations. However, you should be able to solicit donations through your venue. As you make the venue community aware of the project, donations can be dropped off at the venue directly, or even made online.

The Pod Project will (attempt to) list every Pod set up for this type of free hosting by linking to your organization or the venue of an organization.

If your venue is not a non-profit, consider using Amazon Smile and selecting a non-profit to benefit from the donations to your project.

## J. Volunteer Staffing

Our model envisions a *minimum* of four adult volunteers per Pod. Two adults in the room at all times, and two adults to escort students anywhere outside the Pod room: to and from curbside drop off/pick up, bathroom breaks, etc. If your organization has the capacity for two Pods, a minimum of six would work – two per classroom and two for outside the class escorts.

## K. Things to ask the Venue:

1. As a volunteer for [name of venue], am I covered by your liability insurance?
2. Are you licensed to provide child care or classes for children? Is this covered under your license?
3. What is the plan if there is a delay in picking up a student. Who will stay with the student until the parent arrives?
4. How will you handle a medical emergency? What supplies are on hand?
5. If a student becomes ill, do you have a separate space for the child to wait, supervised, until a parent can pick the child up?
6. If a student becomes disruptive, do you have a separate space for the child to wait, supervised, until a parent comes to pick the child up?

Please don't be discouraged by these questions: the venues we are suggesting will likely have addressed all these questions before.

## L. Legal Issues:

Disclaimer: we are not attorneys licensed in your state. This is not legal advice. These are suggestions for things you should think about as you set up your Pod.

Some resources for finding out your State's applicable laws regarding what is considered a daycare for licensing purposes:

List of child care requirements by state, includes Codvid-19 information by state:  
[www.childcare.gov/consumer-education/child-care-licensing-and-regulations](http://www.childcare.gov/consumer-education/child-care-licensing-and-regulations)

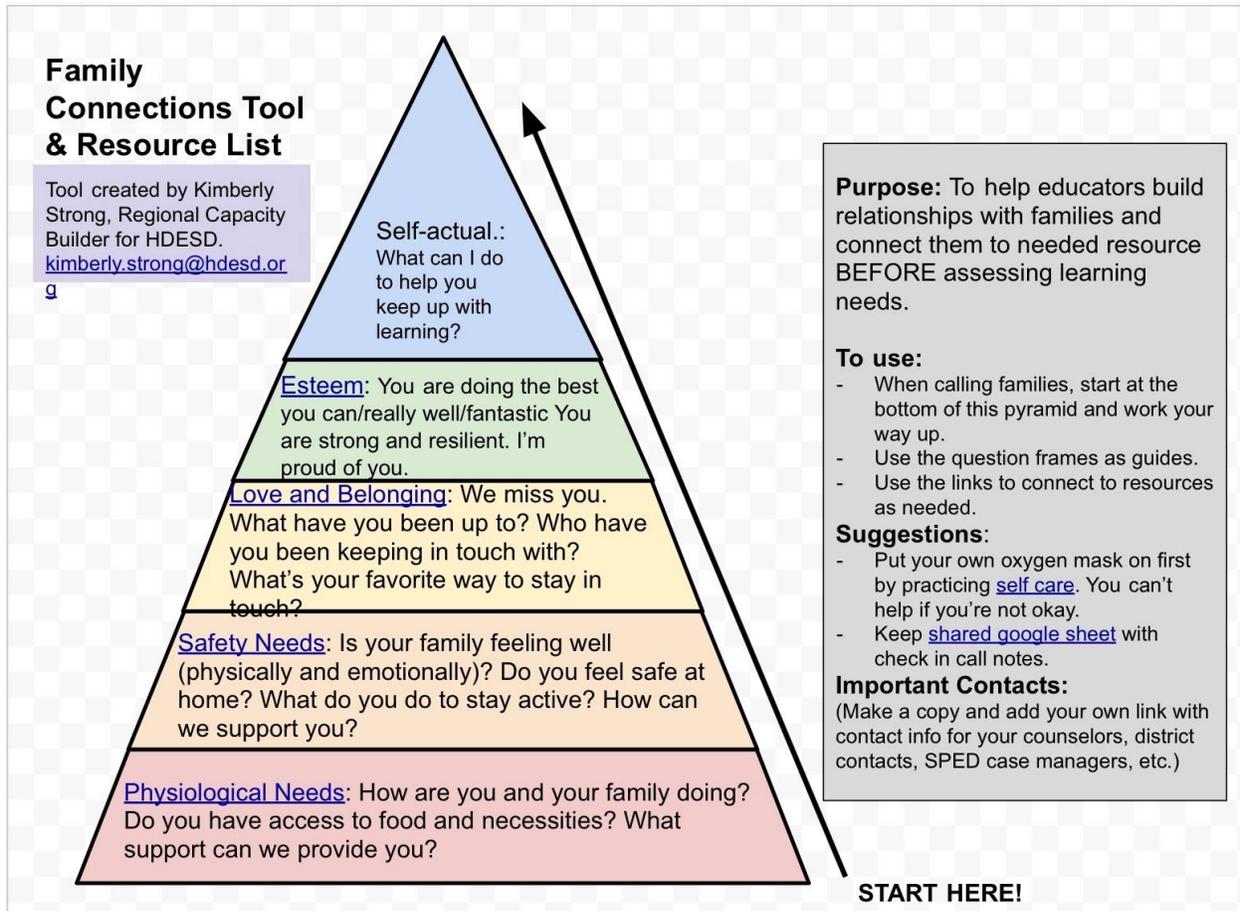
CDC recommendations for child care facilities and procedures:  
<https://www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/index.html>

There are lots of examples of waivers online - google "Covid-19 Waiver" and you'll get lots of samples. Or use the one in the Appendix of this document.

## M. How to Find Students

Because this is a model premised on the hosts and volunteers being a part of the community they will serve, we envision a flexible approach. For example, the pastor at a church probably knows some families in the congregation who might benefit from a Pod. Rec Centers might have sign up sheets at other no-charge programming. Teachers and those with teacher friends might be able to connect you. We urge you to emphasize to your venue that you would like the Pod to serve those in need who are already members of the venue community.

Here is one tool to reach out to a particular community members with school age children. For large communities, maybe a poll?



Parents and students are facing impossible choices. Not only can a tool like this support the entire community, but it could help identify families who might most benefit from a Pod.

### III. In Conclusion

This is absolutely an imperfect and incomplete document. We welcome your input and your advice, and will continue to work to add resources.

This is also not going to help everyone. While that would be ideal, that is not the reality. Help who you can, and spread the word so others can help where they can. You can't help everyone, but you CAN help someone. And your help might be the one thing that marks a turning point in a child's life, particularly in these challenging times. As a community, let's come together to support our schools and our children.

# APPENDIX:

## Sample Forms (NOT LEGAL ADVICE, TAKEN FROM GOOGLE NOT FROM AN ATTORNEY)

### Sample E-Mail to send to community resource (church, library, rec center, gym)

Hello,

I am a \_\_\_\_\_ member/resident, and am working with some friends to help create learning pod concepts for low income kids to participate in distance learning. The idea focuses on finding community places with an unused space and WiFi, large enough for social distancing for between 5-10 kids, maybe twice a week. Our group would provide supervision, supplies, perhaps can loan or provide technology, and even a box or bag lunch. We can solicit donations for online one on one tutoring. I'd love to create a \_\_\_\_\_ Pod for members who/residents who need this support (or foster kids, or kids identified by the schools) and would expect that other members/residents would love to help. Is this the type of effort we could do with the \_\_\_\_\_? I've only just started the discussion with some friends, and I'm sure there are many considerations to think through, but I think this would be such a valuable way to support our community in this time of need.

I'd love to talk further! I can be reached at this address, or at (phone number). Thank you and I look forward to speaking with you!

## SAMPLE COVID-10 Waiver

Agreement between (parent or legal guardian full name)

\_\_\_\_\_

And (name of Venue/Pod)

\_\_\_\_\_

I acknowledge the contagious nature of the Coronavirus/COVID-19 and that the CDC and many other public health authorities still recommend practicing social distancing.

I further acknowledge that [Name of Venue/Pod] has put in place preventative measures to reduce the spread of the Coronavirus/COVID-19.

I further acknowledge that [Name of Venue/Pod] can not guarantee that my child will not become infected with the Coronavirus/Covid-19. I understand that the risk of my child or those in my household becoming exposed to and/or infected by the Coronavirus/COVID-19 may result from the actions, omissions, or negligence of myself and others, including, but not limited to, [Name of Venue/Pod] volunteers or staff, and other students and their families.

I voluntarily seek services provided by [Name of Venue/Pod] and acknowledge that I am increasing my child's risk to exposure to the Coronavirus/COVID-19. I acknowledge that my child must comply with all set procedures to reduce the spread while attending a Pod session.

I attest that:

- \* My child is not experiencing any symptom of illness such as cough, shortness of breath or difficulty breathing, fever, chills, repeated shaking with chills, muscle pain, headache, sore throat, or new loss of taste or smell.
- \* My child has not traveled internationally within the last 14 days.
- \* My child has not traveled to a highly impacted area within the United States of America in the last 14 days.
- \* I do not believe my child has been exposed to someone with a suspected and/or confirmed case of the Coronavirus/COVID-19.
- \* My child has not been diagnosed with Coronavirus/Covid-19 and not yet cleared as non contagious by state or local public health authorities.
- \* I am following all CDC recommended guidelines as much as possible and limiting my exposure to the Coronavirus/COVID-19.

I hereby release and agree to hold [Name of Venue/Pod] harmless from, and waive on behalf of myself, my heirs, and any personal representatives any and all causes of action, claims, demands, damages, costs, expenses and compensation for damage or loss to myself and/or property that may be caused by any act, or failure to act of the salon, or that may otherwise arise in any way in connection with any services received from [Name of Venue/Pod]. I understand that this release discharges [Name of Venue/Pod] from any liability or claim that I, my heirs, or any personal representatives may have against the salon with respect to any bodily injury, illness, death, medical treatment, or property damage that may arise from, or in connection to, any exposure at [Name of Venue/Pod] . This liability waiver and release extends to the [Name of Venue/Pod] together with all owners, partners, and employees.

\_\_\_\_\_  
Signature of Parent or Guardian

Date: \_\_\_\_\_

\_\_\_\_\_  
Print Name of Parent or Guardian

Date: \_\_\_\_\_

\_\_\_\_\_  
Print Name of Student

Date: \_\_\_\_\_

\_\_\_\_\_  
Authorized Signature for Venue or Host

Date: \_\_\_\_\_

\_\_\_\_\_  
Printed Name of Signatory Authorized  
for Venue or Host

Date: \_\_\_\_\_

## SAMPLE Form for Collecting Student Information

The [Venue] shall provide a socially distanced Pod space, including WiFi, to facilitate the [insert name of public school] distance learning for the following child(ren):

Please fill out the following information:

### Student Information:

Full Name of Child #1:

Date of Birth:

Home Phone Number:

Home Address:

Child Nick Name:

Gender:

Full Name of Child #2:

Date of Birth:

Home Phone Number:

Home Address:

Child Nick Name:

Gender:

Full Name of Child #3:

Date of Birth:

Home Phone Number:

Home Address:

Child Nick Name:

Gender:

Parent or Guardian Full Name:

Relationship:

Home Address:

Home Phone:

Mobile Phone:

Email:

Place of Employment:

Work Number:

### Parent Information:

Parent or Guardian Full Name:

Relationship:

Home Address:

Home Phone:  
Mobile Phone:  
Email:  
Place of Employment:  
Work Number:

## ENROLLMENT

Parents are required to ensure that all forms are completed in their entirety and returned to the [Venue] before the child(ren) enters the program.

### [VENUE] LEARNING POD OPERATIONAL HOURS:

Days of Week: [insert]

Times: [insert]

Students may bring a snack and a water bottle. Water will also be available at the Venue.

Volunteers may donate snacks or other food items to the Pod, however, food will not be prepared or provided by the Venue.

#### Cancellation

In the event that the Volunteer for the Pod shall fall ill or is faced with an emergency, the Venue may secure a qualified substitute volunteer for the enrolled children. If the Venue is unable to do so, the Provider shall immediately notify the Parents of such.

#### Late Pick-Up & Early Drop-Off Policy and Fees

Early Drop-Off [venue] will charge an Early Drop-off fee of \$ for every X minutes that the Parent arrives prior to the agreed upon drop-off time. This fee is due and payable, in cash only, to the volunteer on site at time of drop-off.

Late Pick-Up [venue] will charge a Late Pick-up fee of \$ for every minutes that the Parent is late picking up their child. This fee is due and payable, in cash only, to the volunteer on site at time of late pick-up.

#### ATTENDANCE – SIGN IN AND SIGN OUT SHEETS

- Parents and/or Authorized Representative shall on a daily basis sign-in and sign-out their child using the exact time the child was dropped-off and/or picked-up, accompanied by a signature.
- Parents and/or Authorized Representative shall provide specific reason for an early or late drop-off and/or an early or late pick-up.

#### AUTHORIZED CHILD PICK-UP

In the event that a Parent is unable to pick-up their child, the Parent has authorized the following individuals to pick-up their child:

**AUTHORIZED CHILD PICK-UP #1**

Name:  
Relationship:  
Primary Phone:  
Cell Phone:

**AUTHORIZED CHILD PICK-UP #2**

Name:  
Relationship:  
Primary Phone:  
Cell Phone:

**AUTHORIZED CHILD PICK-UP #2**

Name:  
Relationship:  
Primary Phone:  
Cell Phone:

**PERSONS NOT AUTHORIZED TO PICK-UP CHILD**

The individuals listed below are not authorized to pick-up the aforementioned child(ren) at any time:

Name:

Name:

Name:

If the person listed above is the biological parent, or you are separated or divorced, please provide a copy of your custody order to be kept on file at the Venue

**ILLINESS POLICY**

In the event that you child should show any signs of an oncoming illness, please notify the provider immediately, as the Provider has the obligation to protect the other children at the Day Care facility from illness whenever possible. If you child displays any symptoms or conditions below, they should be kept home or shall be sent home if the following conditions below becomes apparent:

- Fever over 100F
- Vomiting

- Skin rash or eruptions of an unknown origin
- Persistent cough
- Heavy nasal discharge (unless related to allergy)
- Diarrhea
- Pink Eye
- Sore Throat
- Upset Stomach
- Parasites (e.g. nits, lice, crabs, scabies etc.)
- Communicable diseases (e.g. Covid-19, chicken pox, measles, ring worm).

A child may also be sent home when the Venue believes, in their judgment, that the child's condition poses a threat to the health or safety of other children or staff in the program. Parents of children in the Pod will be notified of any contagious illness or diseases that their child(ren) may have been exposed.

In the event a child becomes ill at the Day Care facility, he or she will be separated from the rest of the children and the Parent will be called. The Parent, or Authorized Representative, MUST pick-up the child within one hour after notification of illness. After one hour, the Parent will be charged any additional costs related to private, isolated care.

The child should be symptom free for 24 hours before returning to [Venue].

#### EMERGENCY CONTACT

It is the policy of to notify a parent when their child is ill or needs medical attention. Occasionally we are unable to reach the Parents and thus we need to contact an emergency contact person to get immediate help for the child, or to call for an ambulance if an emergency contact cannot be reached.

Please provide at least two emergency contacts, other than the parents:

#### EMERGENCY CONTACT #1

Name:  
 Relationship:  
 Work Phone:  
 Primary Phone:  
 Cell Phone:

#### EMERGENCY CONTACT #2

Name:  
 Relationship:  
 Work Phone:  
 Primary Phone:  
 Cell Phone:

### EMERGENCY CONTACT #3

Name:  
Relationship:  
Work Phone:  
Primary Phone:  
Cell Phone:

### PHYSICIAN AND HOSPITAL PREFERENCE

[Venue] will first attempt to contact the Parent(s) or Guardian if the child(ren) becomes ill. If the Parent(s) or Guardian cannot be reached, may contact the family physician or the child's pediatrician to seek and obtain medical care for my child when deemed necessary form or at the following facility:

Physician Name:  
Address:  
City:  
State:  
Zip:  
Telephone:  
Hospital Preference:

Health Insurance Provider Name:  
Policy Number:  
Group Number:  
Name of Policy Holder:

### DUTY TO REPORT SUSPECTED CHILD ABUSE

The Venue is mandated by law to report any suspected cases of child abuse to the proper authorities pursuant to the terms of the Penal Code. The Venue, its volunteers, and its employees, who have knowledge of or observe the child, in their professional capacity or within the scope of their employment, whom the volunteer or the employee knows or reasonably suspects has been the victim of child abuse, have a statutory duty to report the known or suspected instance of child abuse to a child protective agency. In addition, any volunteer and any employees who have knowledge of or who reasonably suspect that mental suffering has been inflicted upon the child or that their emotional wellbeing may be endangered in any other way, must report the known or suspected instance of child abuse to a child protective agency.

### RELEASING CHILD TO PARENT OR GUARDIAN

The Venue will release a child only to:  
(a) Parents with legal and/or primary physical custody, or to the child's legal guardian;

- (b) Anyone the Parent or guardian has authorized by way of prior written arrangement with the Venue; or
- (c) Police or welfare workers with proper documented authorization.

The Provider will not release the child to anyone under the age of 18.

The Parent must sign the child in/out upon arrival and departure each day.

All persons, other than the parents, picking up the child shall be required to provide their driver license or another form of government identification and will be required to sign in with time and full signature.

## OTHER CONSIDERATIONS

### Medications

Add Headings (Format > Paragraph styles) and they will appear in your table of contents.

Any medication must be in the original container for the Provider to dispense, in accordance to the following provisions:

**(i)** Prescription Medication: The Provider shall administer any prescription medication only so long as the Parent has provided to the Provider:

**(1)** a signed permission form with instructions provided by parent and

**(2)** a prescription from the child's doctor with required dosage and time to be administered.

**(ii)** Over the counter medication: The Provider shall administer all over the counter medication only so long as:

**(1)** the Parent has submitted the medication to the Provider in the original packaging;

**(2)** the medication is to be administered according to package instructions; and

**(3)** the Parent has completed a signed form with the name of the medication, dosage, and times to be administered. The required dosage and time to be administered must be included in the doctor's note/parent form. "As needed" or "as required" will not be accepted.

## Medical Conditions/Allergies

The Parent must fill out a form provided by the Provider listing the child's allergies and all medical conditions.

## **D. Discipline**

The Provider will not make use of any corporeal punishment in the discipline of the children. Should discipline be required, the Provider shall use redirection and/or a time out.

## DAMAGES

All children enrolled at are expected to treat all property located at and within the facility with respect. The Parent(s) agree to pay for any accidental or willful destruction of any property located at the facility, whether said property is owned by the Provider or any other person, at the current replacement cost, if such damage and/or destruction were caused by the child.

## WAIVER

There is no right under this Agreement that shall be waived merely by delaying or failing to exercise or execute it. The consent to one act shall not be consent to any other or subsequent acts. Any waiver of a default under this agreement must be in writing and shall not be a waiver of any other default concerning the same or any other provisions of this agreement.

## GOVERNING LAW

This agreement shall be governed by and interpreted in accordance with the laws of the State of .

***THE UNDERSIGNED HAVE READ AND UNDERSTAND THIS AGREEMENT***, and by signing this Agreement, all parties agree to all of the above terms, conditions and policies, including financial responsibilities.

[Signature Block]