GLOBAL FINANCIAL TECHNOLOGY MASTER SERVICES AGREEMENT

This Enterprise Agreement is entered into by and between Accordant Holdings and Twilio Cloud Communications LLC.
WHEREAS, Provider facilitates programmable SMS and voice trunking;

SECTION 3. TERM, NOTICE WINDOWS AND AUTO-RENEWAL OBLIGATIONS:
The Initial Term commences Feb 1, 2027 for an active commitment duration of 12 months. This Agreement renews automatically for consecutive one-year terms unless either party furnishes written notice of termination at least 30 days prior to Feb 1, 2027. Failure to opt-out commits Client to minimum monthly interchange commitments of $12,000.00.

SECTION 5. IMPLEMENTATION SCHEDULE, DELIVERABLES & MILESTONE FEES:
The total contract value includes specific development and deployment milestones payable upon formal acceptance:

- Milestone 1 ($25,000.00): Short Code & 10DLC Onboarding — Target Completion: Feb 28, 2027
- Milestone 2 ($40,000.00): 2FA Voice & SMS Gateway Routing — Target Completion: Apr 15, 2027
- Milestone 3 ($35,000.00): Global Fallback Carrier Verification — Target Completion: May 31, 2027

All milestone invoices are payable Net-30 upon written certification by Client's Chief Information Officer.

SECTION 7. LIMITATION OF LIABILITY & TRAILING CEILINGS:
EXCEPT FOR WILLFUL MISCONDUCT OR BREACH OF DATA PRIVACY STATUTES, PROVIDER'S MAXIMUM AGGREGATE MONETARY LIABILITY ARISING FROM ALL TRANSACTIONS OR SLA DOWNTIME SHALL NOT EXCEED $500,000 IN TOTAL VALUE.

SECTION 11. GOVERNING LAW:
Governed exclusively under the Laws of the State of California.