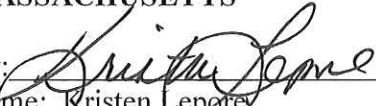


IN WITNESS WHEREOF, the Parties have caused their duly authorized representatives to execute and deliver this PFS Contract to be effective as of the Effective Date.

**THE COMMONWEALTH OF  
MASSACHUSETTS**

By:   
Name: Kristen Lepore  
Title: Secretary of the Executive Office of  
Administration and Finance

By: \_\_\_\_\_  
Name: James A. Peyser  
Title: Secretary of the Executive Office of  
Education

By: \_\_\_\_\_  
Name: Ronald L. Walker, II  
Title: Secretary of the Executive Office of Labor  
and Workforce Development

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Administration and Finance

By: \_\_\_\_\_

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Education

By: \_\_\_\_\_

Name: Ronald L. Walker, II

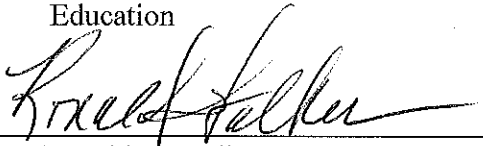
Title: Secretary of the Executive Office of Labor  
and Workforce Development

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**THE COMMONWEALTH OF  
MASSACHUSETTS**

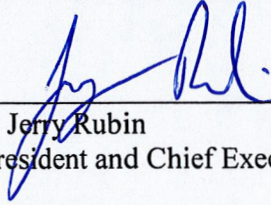
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**JEWISH VOCATIONAL SERVICE**

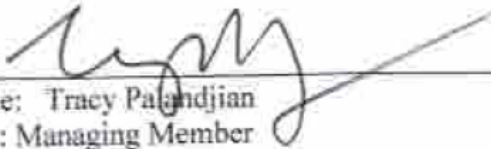
By:  \_\_\_\_\_  
Name: Jerry Rubin  
Title: President and Chief Executive Officer

IN WITNESS WHEREOF, the Parties have caused their duly authorized representatives to execute and deliver this PFS Contract to be effective as of the Effective Date.

**SOCIAL FINANCE, INC.**

By:   
Name: Tracy Palandjian  
Title: Chief Executive Officer

**MASSACHUSETTS PATHWAYS TO  
ECONOMIC ADVANCEMENT 2016 LLC**

By:   
Name: Tracy Palandjian  
Title: Managing Member