

**OPERATING
AGREEMENT FOR
KRS TRADING DAO LLC
A DECENTRALIZED AUTONOMOUS ORGANIZATION**

**ARTICLE I
DAO Formation**

1. **FORMATION.** The Members have formed **KRS TRADING DAO LLC**, a Decentralized Autonomous Organization Limited Liability Company ("DAO") subject to the Wyoming Limited Liability Company Act ("the Act") and the Wyoming Decentralized Autonomous Organization Supplement (the "Supplement"). This Operating Agreement ("Agreement") is entered into and effective upon adoption by the Member(s) as of DATE. This Agreement is intended to provide for the regulation and management of the affairs of the DAO. Except for the provisions of the Act and the Supplement that specifically may not be modified by the agreement of the Members, to the extent of any contradiction between the provisions of this Agreement and the Act (or Supplement) or the variation of the general terms of the Act (or Supplement) by this Agreement, the provisions of this Agreement shall govern and control, and each Member hereby consents to such contradiction or variation. The Articles of Organization contain a statement that reflects the Members election to form a limited liability decentralized autonomous organization.
2. **DAO NAME.** The Members may not change the name of the DAO or operate under different names, *unless* a majority of the Members as specified further in this Agreement agree and the name complies with Section 17-29- 108 of the Act and Section 17-31-104 of the Supplement.
3. **REGISTERED OFFICE & AGENT.** The name and location of the registered agent will be as stated in the DAO's formation documents and complies with Title 17, Chapter 28 and Section 17-29-113 of the Act.
4. **TERM.** The DAO will continue perpetually unless:
 - a. Members unanimously vote for dissolution as specified further in this Agreement;
 - b. An event occurs which causes the DAO's business to become unlawful;
 - c. Any other event causes the DAO's dissolution under either the applicable law.
5. **CONTINUATION OF DAO.** In the event of an occurrence described in Section 1.04(c), if there is at least one remaining Member, the remaining Member has the right to continue the business of the DAO, unless that right to continue has been terminated. The remaining Member's successor, assignee, or transferee may continue the business of the DAO, provided such successor, assignee, or transferee consents to the continuation in writing and submits any necessary filings to the office of the Secretary of State.
6. **BUSINESS PURPOSE.** The DAO may conduct any and all lawful business appropriate in carrying out the DAO's objectives, as permitted under Section 17-29-104 of the Act and Section 17-31-105 of the Supplement.

7. **PRINCIPAL PLACE OF BUSINESS.** The DAO's principal place of business will be as stated in the DAO's formation documents or as selected by the Members.
8. **THE MEMBERS.** All Members are the owners of the DAO.
 - a) Some members might bear more obligations towards the DAO proportionately to the amount of the interest they hold in the DAO and how involved they are in the decision making process of the DAO. Such members shall be the only ones holding Governance tokens of the DAO.
 - b) Members are not entitled to compensation for services furnished to the DAO in the Member's capacity as a Member. Each Member's membership interest is calculated by dividing the member's contribution of digital assets to the DAO by the total amount of digital assets contributed to the DAO at the time of the vote on a specific issue, provided that such member has corresponding voting rights (i.e. corresponding tokens).
 - c) An unauthorized transfer of a Member's interest could create a substantial hardship for the DAO. Consequently, the Members agree to the restrictions and procedures affecting the ownership and transfer of the Members' interests as identified in the Act, the Supplement, and this Agreement. The Members acknowledge these restrictions are not intended to penalize, but rather are intended to protect and preserve the existing trust-based relationships, the DAO's capital, and the DAO's financial ability to continue its operations.
9. **ADMISSION OF ADDITIONAL MEMBERS.** Pursuant to Section 17-29-401 of the Act and this Agreement, Members may be admitted to the DAO through the transfer of a Member's current interest or, shall the majority of Members holding the token in a specific project decide so, without acquiring a transferable interest and/or without making or being obligated to make a contribution to the DAO. Prior to being admitted as a Member, the prospective Member(s) may be required to establish and maintain certain digital infrastructure. The Management may also offer the Members to vote on initiation and/or participation in a new project. Any attempt to admit a new Member must adhere to the underlying smart contract(s) and blockchain ecosystem of the DAO.
10. **VOTING.** The Members agree that any vote of the Members shall be calculated based on membership interests and/or governance tokens held by each Member at the time of the vote. Any vote under this Section may occur, provided a quorum of the membership interests and/or governance tokens is present for the vote. Pursuant to Subsection 17-31-111(a)(iii) of the Supplement, a quorum exists when a qualified majority of all membership interests entitled to vote is present. A qualified majority shall be defined from here forth as greater or equal to 67% of outstanding voting interests.
11. **UNDERLYING SMART CONTRACT.** The Members acknowledge and agree that, pursuant to Section 17-31-106 of the Supplement, the underlying smart contract governs the operations of the DAO is <https://allo.info/asset/1251829038/token> . This smart contract shall fully govern the rights and obligations of the members holding governance tokens. All legal documents and other relevant information for the DAO will be publicly hosted at <https://allo.info/asset/1251829038/token> In the event of any conflict between the Articles and the underlying smart contract, the smart contract will govern. In the event of any conflict between the Articles and this Agreement, the Articles will govern. In the event of any conflict between this Agreement and the underlying smart contract, the smart contract will govern. Any time the underlying smart contract is updated or changed, the Members shall cause the Articles and this Agreement to be amended accordingly.
12. **ACTIONS BY WRITTEN CONSENT.** Any action required or permitted to be taken at any meeting of the Members may be taken without a meeting, without prior notice, and without a vote, if a consent in writing, setting forth the action so taken, is signed by Members having at least the minimum number of votes that would be necessary to authorize or take such action at a meeting at

which all Members were present and voting. A facsimile, email, or a legible and verifiable electronic reproduction of a writing signed by a Member will be regarded as signed by the Member.

ARTICLE II

Capital Contributions

1. **INITIAL CONTRIBUTIONS.** The Members will contribute the DAO's initial capital in exchange for each Member receiving membership interest in the DAO in the form of tokens. One token is equivalent to one vote on any matter concerning the project such token is related to. Members are entitled one token related to a specific project for every \$50 USD equivalent of funding, at the time of their contribution, contributed at this initial phase. The Price of one token may change over time, so the members purchasing tokens after such change is made effective receive one token for the amount listed in the website or otherwise made publicly known and/or accessible.

Members are entitled to the income and profits generated from the operation of the DAO on specific projects shall they hold tokens in those projects. Income and profits shall be distributed automatically proportional to the amount of a member's tokens in relation to a specific project. Some members may also be awarded with governance tokens. One such token is equivalent to one vote on any governance matter of the whole DAO, including reorganization and dissolution of the DAO. The DAO initially issues 1,000,000 (one million) Governance tokens. Members are entitled one token for every \$0.75 USD equivalent of funding, at the time of their contribution, contributed at this initial phase. The Price of one governance token may change over time, so the members purchasing tokens after such change is made effective receive one token for the amount listed in the website or otherwise made publicly known and/or accessible.

All the tokens, including governance tokens, belong to the DAO upon issuance. The DAO undertakes to sell all Governance tokens within 1 (one) calendar year from the date such tokens are issued. No Member can contribute funds that would grant them more than a certain amount of the total outstanding tokens to maintain the balance of interests.
2. **ADDITIONAL CONTRIBUTIONS.** No Member is obligated to make any additional contribution to the DAO's capital beyond their initial contribution. The DAO may elect to make a voluntary capital call from Members if a qualified majority of the governance tokens agree. Any vote for a capital call must be memorialized, including the types and amounts of capital called and specific projects the capital is called into. Contributions related to an authorized capital call shall be contributed based upon each Member's preference. New tokens will be minted by the DAO's treasury to accommodate the additional optional contributions that Members make. Given additional capital contributions, Members can own no more than 10% of the total outstanding tokens post the creation of the new tokens.
3. **FAILURE TO CONTRIBUTE.** Any contribution must be satisfied by the Member within sixty (60) days from the date of the call for capital. Pursuant to Section 17-29-403 of the Act, if a Member fails to make its required contributions to the DAO, then the other Members may seek enforcement of the obligation to contribute capital. Any remedy under the Act may be pursued, including prohibiting the individual from becoming a Member until they have satisfied their contribution obligations.
4. **WITHDRAWAL OF CAPITAL.** No Member may withdraw all or any part of its capital contribution except as permitted by the underlying smart contract or this Agreement. Shall the Member be willing to withdraw their capital from the DAO in full or in part, such Member shall sell the corresponding amount of tokens they were allotted to the other Member(s) of the DAO or the DAO itself.

5. **NO PARTITION.** Each Member, on behalf of itself and its successors and assigns, expressly waives any right to have the DAO assets partitioned.
6. **RETURN OF CAPITAL CONTRIBUTIONS.** The Members agree that if the DAO does not have adequate assets to return the capital contributions, then the Members will not have any recourse against the DAO or the other Members. As one exception to the previous statement, recourse does exist if a Member owes an outstanding debt to the DAO. Pursuant to Section 17-25-107 of the Supplement, Members are only entitled to demand and receive cash in return for their capital contributions, regardless of the form or nature of the Member's actual contribution(s) of capital.

ARTICLE III

Profits, Losses, and Distribution

1. **PROFITS/LOSSES.** For accounting and tax purposes, the DAO's net profits or net losses will be determined annually. Pursuant to Section 17-25-110 of the Supplement, and as provided in Section 6.03, below, profits and losses will be allocated to the Members in proportion to each Member's economic interest in the DAO and in accordance with Treasury Regulation 1.704-1.
2. **DISTRIBUTIONS.** The Members may determine to distribute available funds annually or as the Members see fit, *provided* that there remains sufficient funds to cover any debts or liabilities of the DAO. "Available funds" means the DAO's net cash available after expenses, working capital, and liabilities, as determined by the Members. Distributions in liquidation of the DAO or in liquidation of a Member's interest must be made in accordance with the positive capital account balances pursuant to Treasury Regulation 1.704-1(b)(2)(ii)(b)(2). To the extent a Member has a negative capital account balance, there will be a qualified income offset, as set forth in Treasury Regulation 1.704-1(b)(2)(ii)(d). Consistent with Section 17-25-107 of the Supplement, Members may only demand or receive a distribution from the DAO in the form of money.
3. **IN-KIND DISTRIBUTIONS.** If permitted by the underlying smart contract, the DAO may make in-kind distributions of the DAO assets. The fair market value of the property must be determined for each specific project by the underlying smart contract before the distribution is made. The receiving Member's capital account shall be adjusted to reflect the value of the in-kind distribution.
4. **NO INTEREST.** Unless the smart contract permits otherwise, no interest shall accrue on any un-withdrawn distribution.
5. **WITHHOLDINGS.** The underlying smart contract may withhold from payments or distributions to any Member, or with respect to any allocation made with respect to any Member, and to pay over to any federal, state, or local government any amounts required to be so withheld pursuant to the Act or any provision of any other federal, state or local law. All amounts withheld pursuant to this Section 3.05 with respect to any payment, distribution or allocation to a Member shall be treated as amounts paid or distributed to such Member for all purposes of this Agreement and the Act.

ARTICLE IV

Management

1. **MANAGEMENT OF THE BUSINESS.** Pursuant to Section 17-29-407 of the Act and Section 17-31-109 of the Supplement, and as stated in its Articles, the DAO's day to day affairs are

managed by the Members. The Members are responsible for the daily operations of the business. Notwithstanding the other provisions of this Article, the Members agree that:

- a. Any decision that involves a sale of the business must have the unanimous consent of all Members holding governance tokens and can only be legal shall the DAO have no active projects; and
- b. If a Member holding governance token(s) disagrees with a proposed decision, the disagreeing Member may call a vote between all members holding governance tokens to decide the course of action. A qualified majority vote is necessary to take an action on behalf of the DAO. The votes must be recorded in writing.

2. **APPOINTING OFFICERS.** The Members may appoint officers or managers and define their function and authority. The Members agree to the terms set forth in the initial smart contract to elect KRS TRADING DAO LLC to act with management authority for the DAO exclusively for the following tasks.

- a. Signing purchase agreements for the purchase of real properties and/or hiring construction companies with the exact terms that the Members have agreed to through the terms in the smart contract.
- b. Signing contractual agreements with Property Management companies on behalf of the Members as agreed on by the Members through the terms in the smart contract for each specific project.
- c. Signing closing documents for the successful purchase of real properties or upon construction of the properties that the Members have agreed to purchase through the agreement.
- d. Transfer of funds from the DAO's treasury to each Member proportional to that Member's entitled share of income and profit for each project.
- e. Transfer of information from any contracted Property Managers to the Members and transfer information from governance votes from the Members to any contracted Property Managers.

3. **MEMBERS.** To the extent permitted under Section 17-29-304 of the Act, no Member shall be personally liable for the obligations of the DAO. Pursuant to Section 17-29-407 of the Act, Members may take any part in the control, management, direction, or operation of the DAO's affairs and have power to bind the DAO, *unless* the Members have agreed to restrict such power in this agreement.

4. **DISPUTES OF MEMBERS.** Disputes among Members will be decided by a qualified majority vote by the Members holding the governance tokens. A Member has votes proportional to that Member's amount of governance tokens (e.g., 11% such tokens equals 11 votes). A qualified majority vote is necessary for an action to take place. Any vote under this Section may occur, *provided* a quorum of the membership interests and/or governance tokens is present for the vote. In the event of a split vote among the Members, the status quo remains, and no deviating action may occur. Members are required to vote on at least one resolution that attempts to address and resolve the dispute between the Members prior to any Member bringing a direct action under Section 17-29-901 of the Act.

Members may maintain a derivative action to enforce a right of the DAO, *provided* the acting Member properly demands the other Member(s) holding governance tokens to enforce the right of the DAO, *or* the acting Member adequately declares with particularity that such demands are futile.

5. **POWERS OF MEMBERS.** All Members are authorized:

- a. to make all decisions regarding the DAO's operations and legal affairs on specific projects they hold tokens of, including:
 - i. the sale, development, lease, or other disposition of the DAO's assets allocated to such project;
 - ii. the management of part of the DAO's assets related to such specific project; and
 - iii. the employment of persons, firms, or corporations for the operation and management of such project; and
- b. to execute and deliver:
 - i. all contracts, conveyances, assignments, leases, sub-leases, franchise agreements, licensing agreements, management contracts, and maintenance contracts covering or affecting the DAO's assets contributed to a specific project;
 - ii. all checks, drafts, and other orders for the payment of the DAO's funds contributed to a specific project;
 - iii. all promissory notes, loans, security agreements and other similar documents in relation with a specific project; and
 - iv. all other instruments of any kind relating to the DAO's business and affairs concerning a specific project.
- c. Members holding governance token are additionally authorized to make decisions regarding the purchase or acquisition of other assets, the employment of persons, firms, or corporations for the operation and management of the DAO's business, the compromise or release of any of the DAO's claims or debt, the borrowing of money and granting of security interests in the DAO's assets the pre-payment, refinancing, or extension of any loan affecting the DAO's assets. Such members are not allowed to vote for dissolution of the DAO shall the DAO have at least one current project running and/or at least one member not holding governance tokens. A member holding governance tokens shall limit their participation in the specific projects of the DAO; such participation shall be limited to 5% for each specific project.
- d. The Members shall not, under any circumstances, intentionally or negligently act in a way that poses threat to the DAO business or directly or indirectly may disrupt, harm the business and/or reputation of the DAO. To ensure the balance of interests of all DAO Members, no Member shall be able to purchase directly or indirectly an amount of tokens of each specific project that would grant such member majority vote on such project. Maximum amounts of tokens of specific projects that a Member is allowed to purchase shall be decided for each project separately with relation to rules and limitations set forth in this Agreement, underlying smart contracts, Articles of Association and other documents of the DAO.

6. **DUTIES OF MEMBERS.** Pursuant Section 17-31-110 of the Supplement, no Member has any fiduciary duty to the DAO or to any other Member, unless otherwise agreed among the Members. Members have the duty to vote on governance matters relating to the specific project(s) and operation of this DAO.

7. **SELF-DEALING.** Unless entered into in bad faith, no contract or transaction between the DAO and one or more of its Members, officers, or employees, or between the DAO and any other entity or organization in which one or more of its Members, officers, or employees have a financial interest or are owners, managers, partners, directors, officers, or employees, shall be voidable solely for this reason or solely because such Member, officer, or employee was present or participated in the authorization of such contract or transaction. No Member, officer, or employee interested in such contract or transaction, because of such interest, shall be considered to be in

breach of this Agreement or liable to the DAO or any Member for any loss or expense incurred by reason of such contract or transaction or shall be accountable for any gain or profit realized from such contract or transaction. While not required, approval or ratification by a majority of the Members holding governance tokens having no interest in the transaction constitutes circumstantial evidence that such transaction is permitted under this section.

8. **PERMITTED TRANSACTIONS.** Each Member, and their respective affiliates and other related parties, shall be free to engage in any activity on their own or by the means of any entity so long as neither the Member or their respective affiliates and other related parties refrains from engaging in bad faith in dealing with the DAO.
9. **DAO INFORMATION.** Pursuant to Section 17-31-112 of the Act, and assuming such info is available on an open blockchain, Members have the right to separately inspect or copy records of the DAO and the DAO is obligated to furnish any records to requesting Members, unless the requests are illegal or violate the privacy of other Members.
10. **EXCULPATION.** Pursuant to Section 17-29-304 of the Act, no Member shall be personally liable, directly or indirectly, for any debt, obligation, or liability of the DAO by sole reason of a being a Member. Any debt, obligation, or liability of the DAO is strictly and solely the liability of the DAO.
11. **INDEMNIFICATION.** The DAO will not indemnify any person who was or is a party defendant or is threatened to be made a party defendant, in a pending or completed action, suit or proceeding. Members are entirely responsible for prosecuting and defending claims involving or related to the DAO, whether civil, criminal, administrative, or investigative by reason of the fact that the person is or was a Member of the DAO, employee, or agent of the DAO, or is or was serving at the request of the DAO.

ARTICLE V Compensation

1. **MANAGEMENT FEE.** Any Member rendering services to the DAO is entitled to compensation equal to the value of those services. All Members holding governance tokens must unanimously agree upon the value of the services.
2. **REIMBURSEMENT.** The DAO will not reimburse the Members for all direct out-of-pocket expenses reasonably incurred in managing the DAO. The Members agree that no expense will be reimbursed if disputed by any Member.

ARTICLE VI Bookkeeping

1. **BOOKS.** The underlying smart contracts and blockchain ecosystem will maintain the complete and accurate accounting of the DAO's affairs and will determine the method of accounting. The DAO's accounting period will be the calendar year.
2. **RECORDS.** The Members will keep the following at the DAO's registered office:
 - a. A current list of the full name and the last known street address of each Member;
 - b. A copy of all formation documents, this Agreement, and any amendments;
 - c. Copies of the DAO's federal, state, and local income tax returns and reports, if any, for the three (3) most recent years;

- d. Copies of all minutes, if any, of each meeting of the Members and any written consent obtained from the Members; and
 - e. Copies of the DAO's financial statements for the three (3) most recent years.
3. **MEMBER'S ACCOUNTS.** The underlying smart contracts and blockchain ecosystem will maintain separate capital and distribution accounts for each Member and a separate pooled account to manage a capital for each specific project. Each Member's capital account will be determined and maintained in the manner set forth in Treasury Regulation 1.704-1(b)(2)(iv), each capital account will consist of the Member's initial capital contribution:
- a. increased by:
 - i. Any additional capital contribution made by the Member;
 - ii. Credit balances transferred from the Member's distribution account to his or her capital account;
 - b. and decreased by:
 - i. Distributions to the Member in reduction of DAO capital;
 - ii. The Member's share of DAO losses if charged to his or her capital account.
 - c. All the funds that are received by the DAO in relation with a specific project shall be initially accumulated in a specific account for each separate project that is subject to accounting and then distributed to the account of each Member holding tokens in that specific project.
4. **REPORTS.** The Members shall look to the open blockchain ecosystem for any statements of that Member's distributive share of income and expense for income tax reporting purposes.

ARTICLE VII

Transfers

1. **NOTICE OF RESTRICTIONS ON TRANSFERS AND WITHDRAWALS.** Pursuant to Section 17-25-103 of the Supplement, all Members and prospective Members are hereby notified of the following limitations:
- The rights of members in a decentralized autonomous organization may differ materially from the rights of members in other limited liability companies. The Wyoming Decentralized Autonomous Organization Supplement, underlying smart contracts, articles of organization and operating agreement, if applicable, of a decentralized autonomous organization may define, reduce or eliminate fiduciary duties and may restrict transfer of ownership interests, withdrawal or resignation from the decentralized autonomous organization, return of capital contributions and dissolution of the decentralized autonomous organization.*
2. **ASSIGNMENT.** If a Member proposes to sell, assign, or otherwise dispose of all or part of the Member's interest in the DAO, that Member must comply with the following procedures:
- a. The underlying smart contract must allow for the sale of a dissociating Member's interest to grant full membership benefits and functionality to the new Member. If the underlying smart contract does not allow for the sale, then the sale or transfer cannot occur. The dissociating Member must disclose to the potential buyer or assignee the transfer restrictions set out in this Agreement.
 - b. If the underlying smart contract allows for the transfer and assignment, then the prospective Member will not have all powers of a Member until that prospective Member executes all agreements binding the Members, including this Operating Agreement, with

duly executed copies delivered to the DAO.

- c. Upon the departure of the dissociating Member, the new Member shall only possess an economic interest in the DAO until all the conditions for being a fully-fledged Member have been satisfied

3. **VALUATION AND DISTRIBUTION OF DISSOCIATING MEMBER'S INTEREST.** If a Member wants to exit the DAO, and does not have a buyer of its membership interest, the dissociating Member will offer its membership interest up to all the remaining Members. The remaining Members are permitted to decline to acquire any of the dissociating Member's membership interest. The valuation and distribution of the dissociating Member's membership interest will be as the Members agree and as the underlying smart contract permits.

ARTICLE VIII

Dissolution

1. **DISSOLUTION.** The Members may dissolve the DAO at any time, provided the Members holding governance tokens unanimously agree on the dissolution, however, the dissolution is impossible shall the DAO have at least 1 (one) active project. Per Section 17-29-701 of the Act, the DAO shall be dissolved if there are no Members for a consecutive period of ninety (90) days and the underlying smart contract is unable to continue as designed. Pursuant to Section 17-29-502 of the Act and Section 17-31-113 of the Supplement, dissolution of the DAO may not be ordered by a simple owner of the Members' transferable interests.
2. **DISTRIBUTIONS AFTER DISSOLUTION.** Upon dissolution, the DAO must pay its debts before distributing cash, assets, or capital to the Members. The Members agree that any distributions occurring after the dissolution of the DAO shall follow the process outlined in this Agreement and Section 17-29-708 of the Act.

ARTICLE IX

General Matters

1. **MULTIPLE ORIGINALS.** This Agreement may be signed in any number of counterparts, each of which will be deemed an original.
2. **BINDING EFFECT.** Subject to the restrictions on transfer in this Agreement, this Agreement binds and inures to the benefit of the Members and to their respective successors, personal representatives, heirs, and assigns.
3. **CONSTRUCTION OF HEADINGS.** The headings contained in this Agreement are included solely for the reader's convenience and reference.
4. **AMENDING OPERATING AGREEMENT.** This Agreement may only be amended by an affirmative vote or consent of all Members.
5. **GOVERNING LAW.** The Members acknowledge and agree that this Agreement is and will be governed, construed, and administered according to the laws of the State of Wyoming, as they may be amended from time to time.
6. **COMPLIANCE WITH THE ACT.** All matters related to the operations of the DAO not specifically addressed herein must be addressed in accordance with the Act and the Supplement. The DAO must comply with all other provisions of the Act and the Supplement in order to stay compliant with the law.

7. **SEVERABILITY.** If a court of competent jurisdiction determines that any provision of this Agreement is invalid, then the remaining provisions are to be construed as if the invalid provision was never included.
8. **VENUE.** The venue for any dispute arising under this Agreement or any disputes among the Members or the DAO will be the county in which the DAO's Registered Office is located.
9. **NOTICE TO MEMBERS.** All notices to be given under the Agreement to the Members shall be given in writing and shall be deemed given: (i) when deposited in the mail to the address shown below of the Member entitled to receive notice, postage prepaid, registered or certified; (ii) when transmitted if sent by facsimile provided a confirmation of transmission is produced by the sending machine to the fax number shown below of the Member entitled to receive notice; (iii) when transmitted if sent by email when the email is received in the recipient's mailbox; or (iv) when delivered if delivered personally or sent by express courier service. The address or fax number of any Member may be changed by written notice to the other Members.
10. **ENTIRE AGREEMENT.** This Agreement, together with the underlying smart contract(s), Articles of Organization (as may be amended) and all related exhibits, schedules, attachments, etc., constitute the sole and entire agreement by and among the Members. This Agreement supersedes all prior and contemporaneous understandings, agreements, representations, and warranties, written or oral, with respect to the subject matter.