

EXHIBIT B

Versatile Imaging Program

This Lease has been pledged as collateral to secure the repayment of loans to Vectra Bank Colorado, National Association

Dear Customer:

This agreement is written in simple and easy-to-read language in order to make all terms easy to understand. Please read the agreement carefully and feel free to ask any questions. We use the words You, your and customer to mean the Customer. The words we, us and our refer to Finzer Imaging Systems. Finzer Leasing is the exclusive financial services company for Finzer Imaging Systems companies. Ricoh is the supplier of the equipment. Under the terms and conditions of the Versatile Imaging Program, Finzer Imaging Systems provides all services listed below and is fully responsible to the customer for all equipment performance guarantees.

Customer

Name	COBE MARK	Released by Vectra Bank Colorado, N.A.	
	303-373-2300	on this date	SEP 28 2001
Address	31050 FRASER ST	by	<i>[Signature]</i>
City	AURORA	State	CO Zip 80011

Finzer Imaging System, agrees to provide, and you agree to accept, the following services during our normal business hours.

MINIMUM PERIOD	IMPRESSION CHARGE	MINIMUM MONTHLY	MIN. MONTHLY PAYMENTS
60	\$.0376	20000	\$752
	CENTS PER IMPRESSION	IMPRESSIONS	(WITHOUT TAX)

Maintenance: Full coverage maintenance including parts, drums, labor, service calls, and scheduled preventive maintenance calls.

We agree to rent to you and you agree to rent from us the equipment listed below and on Schedule A as noted (if applicable). You promise to pay to us at the end of each Impression Period the Impression Charge multiplied by the Minimum Monthly Volume payment for services from Finzer Imaging Systems and use of our Equipment. If any payment is more than ten (10) days late you agree to pay a penalty of 5% or \$5.00 (whichever is greater) as allowed by law. You agree to pay \$20.00 for any check returned by our bank.

Taxes and Fees: Your payments do not include applicable state and local taxes. If any taxes we due, you agree to pay the taxes in addition to your monthly payments. You are not responsible for taxes on our income.

UCC Filing and Other Fees: You authorize us to sign any documents in connection with the UCC on your behalf.

Rentor: You authorize us to add our name as the Rentor after you have signed the document by stamping or printing our name in the appropriate place.

Quantity	Model	Description of Equipment	Serial Number	Initial Meter Read
1	AFICIO550	DE - SORTER		
1	AFICIO401	CONNECTED		

Billing Notes: THIS AMOUNT INCLUDES MINIMUM BILLY-MIT OF \$8015.19 EXCESS COPIES TO BE BILLED @ \$.035

THIS AGREEMENT IS NON-CANCELABLE, except as otherwise noted. You agree to all of the terms and conditions of this agreement. You also agree that the Agreement is for business purposes only.

Approved by Finzer Imaging Systems

By _____ Date _____

Accepted in Denver, Colorado, Finzer Leasing Systems, Inc.

By *[Signature]* Date 8/10/01

DATED:	7.10.00
CUSTOMER:	COBE MARK INTERNATIONAL
BY:	<i>[Signature]</i>
TITLE:	CONTROLLER

Our Guarantees to You:

- Your decision to select Finzer Imaging Systems as your vendor will be one you enjoy
- You will receive the type of service and attention you expect
- Upon installation, the following provisions become effective

Items Covered

This agreement provides full coverage maintenance including replacement parts, drums, labor and all Service calls during normal business hours. This agreement also includes all supplies required for black and white, color copying and printing excluding staples. The only other exclusions are paper and optional consumables such as overhead transparencies. Excessive use of supplies, defined as exceeding 110% of manufacturer's specifications, is considered as abuse and is not covered by this plan.

Price Protection

Your per impression rate is protected against any price increase during the term of this agreement.

95% Uptime

The equipment covered under the agreement will be operational with 95% uptime (excluding preventative maintenance time) or replacement equipment of similar features will be provided at no additional cost until repairs are complete.

Service Loaner

If equipment covered under this agreement is deemed inoperable for three (3) consecutive business days, replacement equipment of similar features will be provided at no additional cost until repairs are complete.

4-Hour Response Time

A Finzer-certified field engineer will respond to your emergency service calls, placed to our dispatch department, within an average of four (4) hours for any six consecutive service calls.

Volume Flexibility

At any time after installation, if your impression and/or print volume has moved either upward or downward, in an amount sufficient to warrant consideration of an alternative plan, we will present you with appropriate options. Please note that downgrades to monthly volume commitments will usually result in a higher per impression rate but may also result in a lower monthly payment depending on the reduction in volume.

Performance

Should we fail to provide the services outlined above, you must notify us at our address, in care of the President, of any failure of performance. We will have 60 days to correct or replace equipment to cure non-performance. If the issue has not been corrected within 60 days, you may give notice of intent to cancel in 60 days, sent to us certified mail. You must fulfill all payments and contractual obligations during this period.

Your Guarantees to Us:

- Your personnel will notify our dispatch center of all issues in a timely fashion.
- When placing service calls, you agree to provide requested details of the problem and the equipment identification.
- Your personnel will work with our in-house service engineers to resolve basic service issues that do not normally require an in-field service visit.
- As requested by us, your personnel will provide accurate meter readings.
- A Finzer-trained key operator will be made available during the contract period for the operation of all duplicator products. Key operator training will be provided by Finzer Imaging Systems. Key operator duties typically include:
 - cleaning the platen glass
 - removing misfeeds
 - adding paper and toner
 - removing the toner collection container
 - adding staples and removing staple jams.
- Invoices will be processed on a timely basis and questions regarding billing will be addressed in a fashion to provide for payments without delay.

Common Understanding

Damage to the equipment or its components arising out of misuse, abuse, negligence, or causes beyond Finzer Imaging System's control are not covered. In addition, we may terminate this agreement in the event the equipment is modified, damaged, altered, or serviced by personnel other than those employed by Finzer Imaging System, or if parts, supplies, accessories, or components not authorized are fitted to the equipment.

AGREEMENT

Ownership of Equipment: We are the sole owner and titleholder to the equipment. DO NOT DECLARE THIS EQUIPMENT AS YOUR PROPERTY FOR TAX PURPOSES. You agree that you will keep the equipment free and clear of all liens.

Agreement Acceptance: Our signing the Agreement indicates our acceptance. By signing this Agreement you have authorized us to initiate the Agreement.

Complete Agreement: You agree that no promises or agreements have been made by us or anyone else which are not part of this Agreement. This Agreement represents all of the agreements and understandings between you and us unless you and we have both signed any revisions.

INDEMNITY: Customer agrees that Finzer Imaging Systems shall not be liable to the customer for, and the customer shall indemnify and save Finzer harmless from and against any and all losses, damages, injuries, claims, demands, and expenses, including any and all legal expenses, arising from or caused directly or indirectly by the actual or alleged use, possession, operation, location, delivery or transportation of any item or equipment. Customer shall assume the settlement of and the defense of any suits or other legal proceedings brought to enforce all such losses, damages, injuries, claims, demands, and expenses, and shall pay all judgements entered in any such suits or other legal proceedings.

Business Agreement and Choice of Law: YOU AGREE THAT THIS AGREEMENT IS FOR BUSINESS PURPOSES AND WILL BE GOVERNED UNDER THE APPLICABLE LAW FOR THE STATE IN WHICH WE HAVE OUR HOME OFFICE. WE HAVE THE OPTION OF PURSUING ANY ACTION UNDER THIS AGREEMENT IN ANY COURT OF COMPETENT JURISDICTION AND YOU CONSENT TO JURISDICTION IN THE STATE IN WHICH WE HAVE OUR HOME OFFICE.

Authorized Signer: The person signing this Agreement on behalf of any customer or signing a guaranty specifically represents they have the authority to do so and that they are aware of no information that has been supplied by you or the customer that is false.

Default: If you do not pay any amount due when it is due, you will be in default. If you default, we may stop any maintenance and repair to the equipment and stop the shipment of supplies. We will demand that you pay the remaining balance of the Agreement and return the equipment to us at your expense. At our option we may repossess the equipment. In addition, if you break any promise in the Agreement we can use any remedies available to us under the Uniform Commercial Code or any other applicable law. You promise to pay reasonable attorney fees and any cost associated with any action or repossession of the equipment. This action will not void your responsibility to maintain and care for the equipment.

Maintenance and Care of our Equipment: You agree to install, use and maintain the equipment in accordance with the Supplier specifications and use only those supplies supplied or approved by Finzer Imaging Systems which meet manufacturers specifications.

If in the opinion of Finzer Imaging Systems any equipment cannot be economically serviced we will give you seven (7) days written notice and replace the equipment at no cost by another item of similar capacity, capabilities and features.

Meter Readings & Excess Impression Charges: You will provide true and correct meter readings by phone, E-mail, or facsimile on the last day of each Impression Period upon request

by us and you will allow access to the equipment to verify those meter readings.

If the readings show usage in excess of the Minimum Monthly volume of Impressions per Impression Period, a charge will be payable, which will be calculated by multiplying the Impression Charge per Impression times the number of impressions in excess of the Minimum Monthly Volume. Impressions made while maintaining or repairing the equipment for your benefit will be included in this calculation. If you are not able to provide the required readings upon request, a reasonable estimate will be made by us and corrected subsequently. Charges arising under this calculation are due upon invoice.

In no event shall the User be entitled to any refund or rebate of charges or additional charges paid or payable under this Agreement if usage of the Equipment results in less impressions than the minimum Monthly Volume of Impressions for the Impression Period.

Liability and Insurance: You are responsible for any losses or injury caused by the equipment and you promise to keep the equipment fully insured as specified by Finzer Imaging Systems against loss until the Agreement is paid in full and maintain insurance that protects us from liability for any damage or injury caused by the equipment or its use with a company that we approve. You promise to provide us evidence of the insurance showing us as the loss payee and additional insured within 60 days of our acceptance of the Agreement.

If you fail to provide such evidence, you authorize us, at our option, to obtain coverage, protecting our interest only on your behalf. You agree to pay the charges for said coverage. We may file claims and endorse insurance checks on your behalf. You must continue to make payments until the Agreement is paid off by the insurance proceeds.

Location of Equipment: You will keep the equipment at the location specified in the Agreement. You must obtain our written permission to move the equipment and you agree to return the equipment to us at your expense at the end of the Agreement. You agree to notify Finzer Imaging Systems in writing of any requested relocation of the equipment and Finzer Imaging Systems agrees to provide relocation services within the servicing areas, at the then current movement and/or shipping rates in effect.

Assignment: You do not have the right to sell, transfer, encumber, subrent, or assign the equipment or this agreement. We may sell, transfer or assign this Agreement and if we do, the new owner will have the same rights and benefits we have and will not have to perform any of our obligations. You agree that the rights of the new owner will not be subject to any claims, defenses or set offs that you may have against us.

Security Deposit: Payments given to us as a security deposit shall be returned to you upon the completion by you of all obligations under the Agreement. If during the Agreement we are required to use the security deposit in order to satisfy any amount you owe us, you agree to restore the security deposit to the full amount set forth herein.

Renewal: After the expiration of the Minimum Period and any extension agreed to this Agreement will automatically renew for one-year period unless you notify us 90 days prior to the expiration of the Minimum Period or extension.

Other Rights: You agree that our delay or failure to exercise any of our rights does not prevent us from exercising them at a later time. If any part of this agreement is found to be invalid then it shall not invalidate any of the other parts and the Agreement shall be modified to the minimum extent as permitted by law.