

EXHIBIT P

DEANGELIS DIAMOND EARLY PAYMENT OPTION

DEANGELIS DIAMOND EARLY PAYMENT OPTION by TEXTURA Subcontractor Direct Financing (“SDF”)

As part of DDC’s commitment to its clients and subcontractors, select subcontractors may participate in Textura Subcontractor Direct Financing (“SDF”), which will offer subcontractors the option to receive expedited payments on their invoices. DDC reserves the right, at its sole discretion, to exclude any subcontractor, at any time, whether before or after subcontractor’s enrollment in SDF. In the event a Subcontractor is no longer eligible to participate in SDF for any reason whatsoever, no modification, amendment or adjustment to the payment terms in the Subcontract shall be made. SDF functions as follows: **(1) Subcontractor will apply online to enroll in SDF via Textura for each DDC project approved by DDC for inclusion in SDF; (2) Subcontractor will submit its payment application or invoice via Textura; (3) At invoice approval, the accelerated payment process begins, and within a few days, Subcontractor receives a cash advance for the invoice amount from Textura’s financing institution, less an acceleration fee set by Textura and its financing institution; and (4) Payment to Subcontractor will be made by Textura’s financing institution, which will subsequently be repaid from funds payable to Subcontractor from the Owner’s payment to DDC.**

By participation in SDF, Subcontractor hereby waives any claim, right or recourse against DDC, or any officers, directors, employees or representatives for any special, indirect, incidental, exemplary, or consequential damages, including, without limitation, losses of profits, financing, and business reputation, resulting or arising from or in connection with the use, refusal, or distribution of the accelerate payment through SDF and any damages whatsoever as they relate to SDF, or the cancellation and/or exclusion from SDF. Notwithstanding anything contained in the Subcontract or under law to the contrary, Subcontractor acknowledges (1) that to the greatest extent permitted by law, Subcontractor waives any claim that it may have to contend that DDC owes Subcontractor any trust or fiduciary obligations whatsoever with respect to payments to be made pursuant to this Subcontract or otherwise; (2) that payment to Subcontractor by the financing institution as described herein and in the Subcontract upon enrollment in SDF is payment in full of the Subcontractor’s applicable payment application; and (3) such payment constitutes payment in full of Subcontractor’s undisputed share and the full amount of Subcontractor’s portion of the payment DDC received (or will receive) from the Project’s Owner based on the Work or service performed by Subcontractor. ¹

¹ For additional information, see attached Textura Subcontractor Direct Financing information sheet provided by Oracle

Textura Subcontractor Direct Financing

Subcontractors face the competing pressures of lengthy invoice collection cycles and a difficult, high-cost financing environment where repeated credit applications become a red flag to lenders. Long payment cycles cost subcontractors an estimated \$40 billion in financing fees annually, increasing total project costs. This burden reduces subcontractors' access to affordable working capital, limits their ability to grow, and it can lead to business failure.

What if there were an **affordable and flexible form of non-debt financing** that **accelerates cash flow** and **increases working capital**, offering the subcontractor greater potential to **invest in growth**? What if a subcontractor could **qualify once** to enter a program that offers a cash advance each time a general contractor approves an invoice and then repay that advance automatically when the general contractor disburses payment?

Oracle's Textura Subcontractor Direct Financing is the only program that can effectively deliver these benefits to subcontractors.

Key Features

- Easy enrollment at project or company level
- Flexibility to enroll and unenroll per invoice as cash flow needs fluctuate
- Immediate cash advance upon general contractor approval of subcontractor invoice
- Automatic repayment of advance upon general contractor payment of subcontractor invoice
- Affordable acceleration fee of 1.95% of net invoice value

HOW TEXTURA SUBCONTRACTOR DIRECT FINANCING WORKS

Subcontractors enroll directly in Textura Subcontractor Direct Financing through the Oracle's Textura Payment Management solution, either once per contract or at an organizational level, with flexibility per invoice to move in and out of the program as business needs require. Subcontractors submit their invoice through Textura Payment Management following the normal submission process. The general contractor, also using Textura Payment Management, will follow their normal invoice approval process. At invoice approval, the acceleration process begins, and in the next few days the subcontractor receives a cash advance for their invoice amount, less a 1.95% acceleration fee (and subject to the subcontractor's program limit). Once the general contractor disburses payment on that invoice in Textura Payment Management, the system redirects funds to Greensill Capital Bank for repayment of the cash advance.

Disclaimer: This document is for informational purposes. It is not a commitment to extend credit or cash advances, which will be at the sole discretion of Greensill Capital Bank.

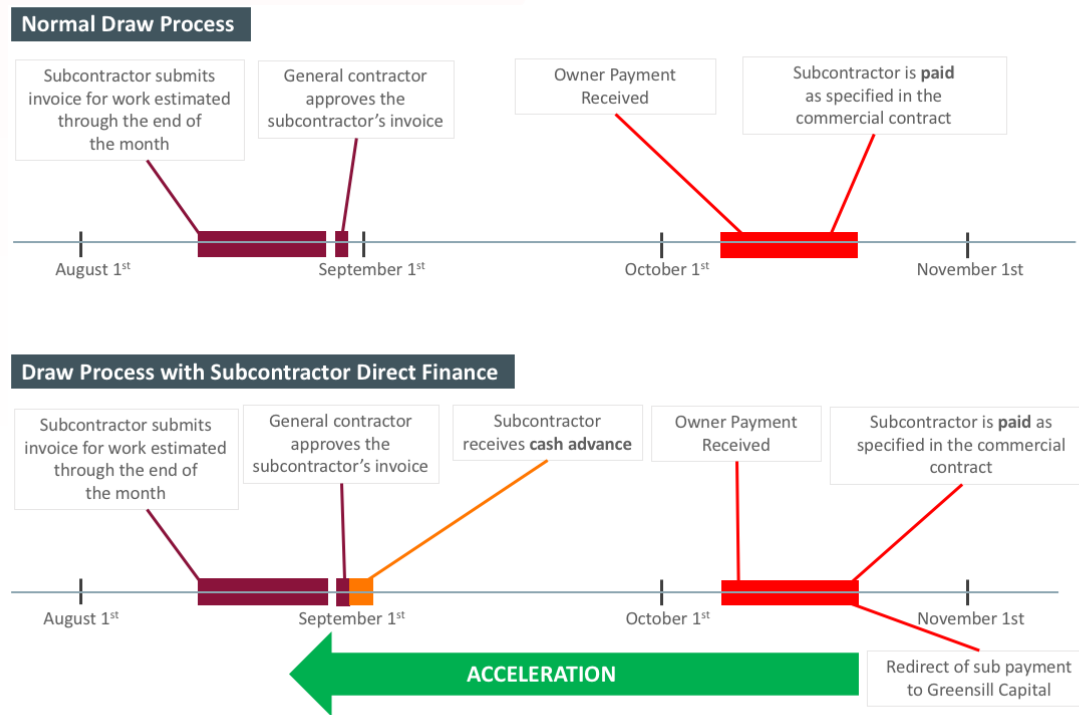
ORACLE'S ROLE IN SUBCONTRACTOR DIRECT FINANCING

Oracle provides the technology platform to enroll subcontractors in the program, route funds electronically, and educate and support subcontractors.

GREENSILL CAPITAL BANK'S ROLE IN SUBCONTRACTOR DIRECT FINANCING

Greensill Capital Bank provides business cash advances to subcontractors. Subcontractors contract directly with Greensill Capital Bank when enrolling in the program.

TEXTURA SUBCONTRACTOR DIRECT FINANCING AND YOUR CASH FLOW



How Textura Subcontractor Direct Financing Accelerates Cash Flow

ACCELERATE YOUR BUSINESS TODAY

To improve your access to working capital and create opportunity for greater business growth, visit [our website](#) or contact your Oracle Textura representative.

Key Business Benefits

- Ability to negotiate better payment terms with suppliers
- Improved cash flow and working capital
- More predictable cash receipts
- Stronger balance sheets, enabling growth and expansion
- An enhanced competitive position, helping win more work
- Stronger business relationships
- Less exposure to business risk

CONNECT WITH US

Call +1.866.839.8872
or visit [oracle.com](#).
Outside North America,
find your local office at
[oracle.com/contact](#).

- facebook.com/OracleConstEng
- linkedin.com/showcase/oracle-construction-and-engineering/
- twitter.com/OracleConstEng
- youtube.com/oracleprimavera
- blogs.oracle.com/construction-engineering/

Integrated Cloud Applications & Platform Services

Copyright © 2018, Oracle and/or its affiliates. All rights reserved. Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners. Intel and Intel Xeon are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Opteron, the AMD logo, and the AMD Opteron logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group. 1018

ORACLE® Textura Payment Management

Subcontractor Direct Financing – Subcontractor FAQ

Q. What is Subcontractor Direct Financing?

A. Subcontractor Direct Financing is an optional cash advance program for subcontractors. Subcontractors enroll through Oracle's Textura Payment Management (TPM) and receive a cash advance (less an acceleration fee) from Greensill Capital Bank at the time of General Contractor (GC) pay application approval.

Q. How does Subcontractor Direct Financing work?

A. Subcontractors enroll directly in the TPM system, per contract or at an organizational level. Subcontractors submit their invoice through TPM following the normal submission process. The General Contractor will follow their normal invoice approval process. At invoice approval, the acceleration process begins, and the next business day the subcontractor will be sent a cash advance for their invoice amount, less an acceleration fee. Once the General Contractor disburses payment on that invoice in TPM, the system programmatically redirects funds to Greensill Capital Bank for repayment.

Q. Why is Subcontractor Direct Financing needed?

A. Subcontractor Direct Financing addresses a longstanding structural challenge of the construction industry; work in process on a construction project is funded by the subcontractors. Subcontractors perform the work but are typically paid for that work 30 to 90 days after they submit an invoice. Subcontractors' cost to finance can be high, and not knowing when payment will be received creates cash flow issues. In addition, subcontractors, like most small and medium-sized enterprises, face an increasingly challenging financing environment, which further complicates their access to affordable working capital. This situation puts pressure on subcontractor balance sheets, acts to limit their ability to grow and invest, and in some cases leads to business failure. By enabling subcontractors to enroll in Subcontractor Direct Financing, they can reduce financial strain and strengthen their cash flow, allowing them to grow.

Q. What are the benefits for subcontractors?

A. Potential benefits for subcontractors include: ability to negotiate better payment terms with their suppliers, cash flow and working capital improvements, more predictable cash receipts; stronger balance sheets, enabling growth and expansion; an enhanced competitive position, helping them win more work; stronger relationships with general contractors; and less exposure to business owner's risk.

Q. How much does it cost for subcontractors to enroll in Subcontractor Direct?

A. The Subcontractor Direct acceleration fee is 1.95% (\$1.95 per each \$100).

Q. Can subcontractors choose which invoices to enroll in Subcontractor Direct?

A. Subcontractors have the flexibility to enroll or unenroll in Subcontractor Direct Financing on a per invoice basis.

Q. Can all subcontractor invoices be included in the Subcontractor Director Financing program?

A. No. The following restrictions apply to subcontractor invoices:

- Retention invoices are not included in the program
- An invoice must be greater than \$500 to be included in the program
- A subcontractor cannot have greater than \$900,000 in total cash advances outstanding at any given time (across all subcontracts in TPM regardless of General Contractor).

Q. How does Subcontractor Direct impact a subcontractor's contract with their General Contractor?

A. The Subcontractor Direct Financing agreement exists between a subcontractor and Greensill Capital Bank.

Q. Does a General Contractor control whether a subcontractor can enroll in Subcontractor Direct?

A. Yes, at the project level. General Contractors may elect to not run Subcontractor Direct Financing on certain projects.

Q. When and how do subcontractors repay Greensill Capital Bank?

A. Subcontractors repay Greensill Capital Bank when the General Contractor disburses payment. TPM will programmatically reroute the payment to Greensill Capital Bank as opposed to the subcontractor.

Q. What happens if a subcontractor receives a cash advance for an invoice, but the General Contractor needs to delay disbursement to the subcontractor or decides to pay them outside of TPM?

A. If the General Contractor has not disbursed payment on the invoice within 90 days following cash advancement, TPM will redirect all future disbursements, from any General Contractor or project, to Greensill Capital Bank until the cash advancement is repaid. Only disbursements which are not associated with Subcontractor Direct invoices are eligible to be redirected.

Q. What happens if a subcontractor receives a cash advance for an invoice, but then the General Contractor rejects the invoice and it is approved for a lesser amount or removed from the billing period?

A. At 90 days following cash advancement, TPM will redirect all future disbursements, from any General Contractor or project, to Greensill Capital Bank until the cash advancement is repaid. Only disbursements which are not associated with Subcontractor Direct invoices are eligible to be redirected.

Q. Will General Contractors know if a subcontractor enrolls in Subcontractor Direct?

A. Yes. General Contractors can run reports in TPM that indicate which subcontractors are enrolled in Subcontractor Direct.

Q. If a subcontractor enrolls in Subcontractor Direct and receives a business cash advance, can the General Contractor still reject the invoice, place payment holds, and create joint check payments against the funded invoice?

A. Yes. The General Contractor may still utilize the TPM system for invoice rejections, placing compliance and other types of holds, and issuing joint checks as needed.

Q. If a subcontractor enrolls in Subcontractor Direct and receives a business cash advance, how does that impact the General Contractor's access to the unconditional lien waiver?

A. This does not change with Subcontractor Direct. The unconditional lien waiver will be released 72 business hours after the General Contractor disburses payment in TPM.

Q. What is Oracle's role within Subcontractor Direct?

A. Oracle's role is to provide the technology platform to enroll subcontractors in the program, route funds electronically, educate and support subcontractors, and create awareness on the Subcontractor Direct program.

Q. What is Greensill Capital Bank's role within Subcontractor Direct?

A. Greensill Capital Bank's role is to provide business cash advances to subcontractors. Subcontractors contract directly with Greensill Capital Bank when enrolling in the program.