**Rider to Loan Agreement**

**Supplemental Loan**

(Revised 6-14-2022)

The following changes are made to the Loan Agreement that precedes this Rider:

A. Section 4.01(e) is deleted and replaced with the following:

(e) Collection of Reserve Funds Under Senior Loan Documents. All payments made by Borrower as deposits for the payment of any Reserve Funds under the Senior Loan Documents from and after the effective date of the Supplemental Instrument will be credited to the corresponding deposits for the applicable Reserve Funds required under the Supplemental Loan Documents.

B. Section 7.05(a)(xi) is deleted and replaced with the following:

(xi) If any Senior Instrument is outstanding, Borrower has obtained the consent of each Senior Lender, and if any Supplemental Instrument is outstanding, Borrower has obtained the consent of each Supplemental Lender.

C. Section 11.11(b)(xiii) is deleted and replaced with the following:

(xiii)     Commencing on the date that the first Supplemental Loan is originated and

continuing for so long as any Supplemental Loan is outstanding, the first lien Senior Lender will begin collection of any deferred Monthly Replacement Reserve Deposit or Revised Monthly Replacement Reserve Deposit for Capital Replacements in accordance with Section 4.04(b) (if applicable) as well as Imposition Reserve Deposits for any of the following Impositions marked ‘Deferred’ in Section 1.03:

(A)      Property Insurance premiums or premiums for other Insurance required by Lender under Section 6.10; provided, however, the first lien Senior Lender will not begin collection of any deferred Property Insurance premiums payable with respect to insurance coverage requirements under Section 6.10 otherwise satisfied by a blanket or master policy of insurance covering the Mortgaged Property so long as Section 11.11 of the Loan Agreement for the first lien Senior Indebtedness provides for the continued deferral of such deposits in accordance with this section.

(B)       Taxes and payments in lieu of taxes (PILOT).

(C)       Ground Rents.

Such deposits will be credited to the payment of any such required Imposition Reserve Deposits under any Supplemental Loan.