

December 19, 2018

\$52,840,000
Oconee County Industrial Development Authority
Revenue Bonds
(Presbyterian Village Athens Project)
Series 2018A

FINAL BLUE SKY MEMORANDUM

BB&T Capital Markets
Richmond, Virginia

This Final Memorandum supplements and completes our Preliminary Blue Sky Memorandum, dated November 12, 2018 (the "Preliminary Memorandum") prepared in connection with the issuance of the above-captioned bonds (the "Bonds"). This Final Memorandum is written to inform you that we have taken the action necessary to qualify the Bonds for sale in New York. No action has been taken to qualify the Bonds for sale to the public in the jurisdictions listed in Part C of the Preliminary Memorandum. Consequently, offers and sales of the Bonds without such qualification may not be made to the public in those jurisdictions.

Very truly yours,

HAYNSWORTH SINKLER BOYD, P.A.