

**CROSS-RECEIPT BY BOND TRUSTEE AND STI INSTITUTIONAL & GOVERNMENT, INC.**

Re: Not to Exceed \$35,000,000 Oconee County Industrial Development Authority Revenue Bond (Presbyterian Village Athens Project) Bank Bought Entrance Fee Series 2018A-5 (the "Series 2018A-5 Bond")

To: Oconee County Industrial Development Authority  
Westminster Presbyterian Homes, Inc.

The undersigned representative of Branch Banking and Trust Company, as Bond Trustee (the "Bond Trustee"), hereby acknowledges receipt of the following sums as of the date hereof as proceeds of the Series 2018A-5 Bond, by credit of the same as follows as provided in the Indenture of Trust dated as of December 1, 2018 (the "Series 2018A-5 Trust Indenture") by and between Oconee County Industrial Development Authority (the "Authority") and the Bond Trustee.

Pursuant to the Series 2018A-5 Trust Indenture relative to the Series 2018A-5 Bond, you are hereby authorized and directed to make the following deposits:

Proceeds of the Series 2018A-5 Bond, representing the Initial Advance, as defined in the Agreement to Advance, dated as of December 1, 2018 (the "Agreement to Advance"), among Westminster Presbyterian Homes, Inc., STI Institutional & Government, Inc., the Bond Trustee, and SunTrust Bank, said initial advance being in the amount of \$272,800.00 (less STI Institutional & Government, Inc.'s upfront fee of \$87,500.00 and payment for an appraisal in the amount of \$8,500.00 and payment for a Phase I report in the amount of \$1,800.00 being withheld by STI Institutional & Government, Inc.) are being deposited as follows:


- (i) There will be deposited in the Issuance Cost Account the sum of \$175,000.00.

The undersigned representative of STI Institutional & Government, Inc., purchaser of the Series 2018A-5 Bond, hereby acknowledges receipt of the Series 2018A-5 Bond described on Exhibit A hereto.

This 19<sup>th</sup> of December, 2018.

**BRANCH BANKING AND TRUST  
COMPANY, as Bond Trustee**

**STI INSTITUTIONAL & GOVERNMENT,  
INC.**

By:   
Cristina G. Rhodebeck, Vice President

By \_\_\_\_\_  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_

**CROSS-RECEIPT BY BOND TRUSTEE AND STI INSTITUTIONAL & GOVERNMENT, INC.**

Re: Not to Exceed \$35,000,000 Oconee County Industrial Development Authority Revenue Bond (Presbyterian Village Athens Project) Bank Bought Entrance Fee Series 2018A-5 (the "Series 2018A-5 Bond")

To: Oconee County Industrial Development Authority  
Westminster Presbyterian Homes, Inc.

The undersigned representative of Branch Banking and Trust Company, as Bond Trustee (the "Bond Trustee"), hereby acknowledges receipt of the following sums as of the date hereof as proceeds of the Series 2018A-5 Bond, by credit of the same as follows as provided in the Indenture of Trust dated as of December 1, 2018 (the "Series 2018A-5 Trust Indenture") by and between Oconee County Industrial Development Authority (the "Authority") and the Bond Trustee.

Pursuant to the Series 2018A-5 Trust Indenture relative to the Series 2018A-5 Bond, you are hereby authorized and directed to make the following deposits:

Proceeds of the Series 2018A-5 Bond, representing the Initial Advance, as defined in the Agreement to Advance, dated as of December 1, 2018 (the "Agreement to Advance"), among Westminster Presbyterian Homes, Inc., STI Institutional & Government, Inc., the Bond Trustee, and SunTrust Bank, said initial advance being in the amount of \$262,500.00 less STI Institutional & Government, Inc. Synovus Bank's upfront fee of \$87,500.00 are being deposited as follows:

- (i) There will be deposited in the Issuance Cost Account the sum of \$175,000.00.


The undersigned representative of STI Institutional & Government, Inc., purchaser of the Series 2018A-5 Bond, hereby acknowledges receipt of the Series 2018A-5 Bond described on Exhibit A hereto.

This 19<sup>th</sup> of December, 2018.

**BRANCH BANKING AND TRUST  
COMPANY, as Bond Trustee**

**STI INSTITUTIONAL & GOVERNMENT,  
INC.**

By: \_\_\_\_\_  
Cristina G. Rhodebeck, Vice President

By:   
Name: RANDALL LOEBER  
Title: SUP

**EXHIBIT A**

**DESCRIPTION OF SERIES 2018A-5 BOND**

<b><u>Number:</u></b>	<b><u>Registered in the Name of:</u></b>	<b><u>Maturity Date:</u></b>	<b><u>Initial Principal Amount:</u></b>
RA5-1	STI Institutional & Government, Inc.	December 1, 2022	Not to Exceed \$35,000,000