

INDEX FOR CLOSING TRANSCRIPT

\$18,000,000
OCONEE COUNTY INDUSTRIAL DEVELOPMENT AUTHORITY
(Breadbox Loan Program)

The following documents were delivered by the parties indicated at the Bond Closing held in the office of Gray Pannell & Woodward LLP, 336 Hill Street, Athens, Georgia, on February 8, 2022.

BASIC DOCUMENTS:

1. Resolution of the Authority, adopted on January 28, 2022.
2. Securities Account Control Agreement, dated as of February 7, 2022, between the Oconee County Industrial Development Authority (the “Authority”), Epps Bridge Defeasance Trust, DST (the “Defeasance Trust”) and JPMorgan Chase Bank, N.A., as Intermediary.
3. Executed counterpart of the Breadbox Engagement Agreement, dated as of December 31, 2021, between Epps Bridge Centre II CWC, L.L.C., as Developer (the “Developer”), Epps Bridge Trust Manager, LLC (the “Breadbox Manager”) and the Defeasance Trust.
4. Executed counterpart of the Breadbox Loan Program License Agreement, dated as of December 31, 2021, between UTW Capital, LLC, as licensor (the “Licensor”), the Developer and the Defeasance Trust.
5. Executed counterpart of the Loan Agreement, dated as of December 31, 2021, between the Developer, the Defeasance Trust and the Authority.
6. Executed counterpart of the Pledge and Collateral Agreement, dated as of December 31, 2021, between the Developer and the Defeasance Trust.
7. Promissory Note, dated as of December 31, 2021, between the Developer and the Defeasance Trust.
8. Executed counterpart of the Defeasance Trust Agreement, dated as of December 31, 2021, between the Developer, the Manager and the Corporation Trust Company, as trustee (the “Trustee”).
9. Copy of Filed Financing Statement related to the Defeasance Trust Agreement.
10. Copy of Filed Financing Statement related to assets of the Defeasance Trust.