

CROSS-RECEIPT BY BOND TRUSTEE AND SYNOVUS BANK

Re: Not to Exceed \$40,000,000 Oconee County Industrial Development Authority Revenue Bond (Presbyterian Village Athens Project) Bank Bought Construction Series 2018A-4 (the "Series 2018A-4 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-4 Bond, by credit of the same as follows as provided in the Indenture of Trust dated as of December 1, 2018 (the "Series 2018A-4 Trust Indenture") by and between Oconee County Industrial Development Authority (the "Authority") and the Bond Trustee.

Pursuant to the Series 2018A-4 Trust Indenture relative to the Series 2018A-4 Bond, you are hereby authorized and directed to make the following deposits:

Proceeds of the Series 2018A-4 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., the Bond Trustee, and Synovus Bank, said initial advance being in the amount of \$770,200.00 (less Synovus Bank's upfront fee of \$200,000.00 and \$200.00 for an appraisal review being withheld by Synovus Bank) are being deposited as follows:

- (i) There will be deposited in the Issuance Cost Account the sum of \$570,000.00.

The undersigned representative of Synovus Bank, purchaser of the Series 2018A-4 Bond, hereby acknowledges receipt of the Series 2018A-4 Bond described on Exhibit A hereto.

This 19th of December, 2018.

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

SYNOVUS BANK

By: *Cristina G. Rhodebeck*
Cristina G. Rhodebeck, Vice President

By: _____
Bradley C. Beard, Director

CROSS-RECEIPT BY BOND TRUSTEE AND SYNOVUS BANK

Re: Not to Exceed \$40,000,000 Oconee County Industrial Development Authority Revenue Bond (Presbyterian Village Athens Project) Bank Bought Construction Series 2018A-4 (the "Series 2018A-4 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-4 Bond, by credit of the same as follows as provided in the Indenture of Trust dated as of December 1, 2018 (the "Series 2018A-4 Trust Indenture") by and between Oconee County Industrial Development Authority (the "Authority") and the Bond Trustee.

Pursuant to the Series 2018A-4 Trust Indenture relative to the Series 2018A-4 Bond, you are hereby authorized and directed to make the following deposits:

Proceeds of the Series 2018A-4 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., the Bond Trustee, and Synovus Bank, said initial advance being in the amount of \$770,200.00 (less Synovus Bank's upfront fee of \$200,000.00 and \$200.00 for an appraisal review being withheld by Synovus Bank) are being deposited as follows:

- (i) There will be deposited in the Issuance Cost Account the sum of \$570,000.00.

The undersigned representative of Synovus Bank, purchaser of the Series 2018A-4 Bond, hereby acknowledges receipt of the Series 2018A-4 Bond described on Exhibit A hereto.

This 19th of December, 2018.

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

By: _____
Cristina G. Rhodebeck, Vice President

SYNOVUS BANK

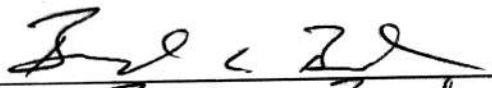
By: 
Name: Brad C. Beard
Title: Director, Corporate Banking

EXHIBIT A

DESCRIPTION OF SERIES 2018A-4 BOND

<u>Number:</u>	<u>Registered in the Name of:</u>	<u>Maturity Date:</u>	<u>Initial Principal Amount:</u>
RA4-1	Synovus Bank	December 1, 2021	Not to Exceed \$40,000,000