

Certificate

TRUIST BANK (f/k/a SunTrust Bank),
as Administrative Agent Mail Code GA ATL 3950,
3333 Peachtree Road NE ,
10th Floor,
East Atlanta,
GA 30326,

Re: Amended and Restated Loan and Security Agreement (together with all schedules, riders and exhibits thereto, the “Agreement”) dated as of November 1, 2018, among Retail Capital SPV LLC,a Delaware limited liability company, as borrower (the “Borrower”), Retail Capital LLC, a New York limited liability company, as servicer (together with its permitted successors and assigns, the “Servicer”), the financial institutions party to this Agreement from time to time as lenders (collectively, “Lenders”), Truist Bank (as successor by merger to SunTrust Bank, “Truist”), as administrative agent for the Secured Parties (as hereinafter defined) (in such capacity, together with its successors and assigns, “Administrative Agent”), and U.S. Bank National Association, as custodian for the Secured Parties (in such capacity, together with its successors and assigns, the “Existing Custodian”).

- 1. All Collateral Package Items required to be provided to the Successor Custodian with respect to such Receivable pursuant to Section 7.4(e) of the Agreement have been provided to the Successor Custodian;
- 2. Such Collateral Package Items have been reviewed and, in the Successor Custodian’s good faith judgment, appear regular on their face and relate to such Receivable; and
- 3. Based on its examination, the information set forth in Schedule 1 is correct in all material respects.

UMB Bank, National Association, as Successor Custodian



Exception Report

Loan ID	Property City	Property State	Origination Date	Original Principal Balance	Number of pages processed	Loan ID	Property City	Property State	Origination Date	Original Principal Balance	Exceptions
408_TEST	DORAL	FD	02-01-2022	924885	1	YES	YES	YES	YES	YES	NO
409_TEST	LAKELAND	FL	12-01-2021	194691	1	YES	YES	YES	YES	YES	NO