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5/1/2017 12:34:00 PM \$18.00  
Book - 10553 Pg - 338-342  
Gary W. Ott  
Recorder, Salt Lake County, UT  
FIRST AMERICAN NCS  
BY: eCASH, DEPUTY - EF 5 P.

Prepared by and after recording  
return to:

Ashanté L. Smith, Esquire  
Troutman Sanders LLP  
P.O. Box 1122  
Richmond, VA 23218

FIRST AMERICAN TITLE  
NCS # 1002-211614 Rtt

**CROSS-COLLATERALIZATION AGREEMENT MEMORANDUM - MASTER**

(Revised 3-1-2014)

**CROSS-COLLATERALIZATION AGREEMENT MEMORANDUM - MASTER**

**(Revised 3-1-2014)**

Notice is hereby given of the following described Agreement:

Description: \$379,220,000.00 Cross-Collateralization Agreement - Master, as amended from time to time (the "**Agreement**")

Parties: **STILLWATER APARTMENTS INVESTORS, LLC**, a Delaware limited liability company ("**Borrower**"), the other Borrowers, as named therein, and **BERKELEY POINT CAPITAL LLC**, a Delaware limited liability company ("**Lender**") and acknowledged by **FIRST AMERICAN TITLE INSURANCE COMPANY**, as Trustee under the Security Instrument for the Stillwater property as identified on Exhibit A

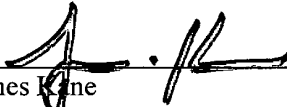
Effective  
Date: As of April 28, 2017

Description  
of Property: See Exhibit A attached hereto for Schedule of Cross-Collateralized Loans; see Exhibit B attached hereto for Description of Borrower Property

Lender Notice  
Address: One Beacon Street, 14th Floor  
Boston, Massachusetts 02108  
Attention: Director Loan Servicing

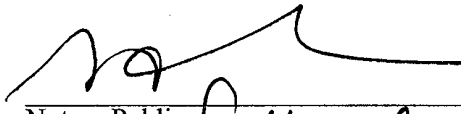
This notice of the Agreement is not intended, nor may it be deemed, to vary or govern the interpretation of the terms and conditions of the Agreement.

**STILLWATER APARTMENTS INVESTORS,  
LLC, a Delaware limited liability company**

By:   
James Kane  
Authorized Signatory

STATE OF Georgia )  
COUNTY OF Fulton ) ss:

On the 13 day of April, 2017, personally appeared before me James Kane, Authorized Signatory of Stillwater Apartments Investors, LLC, a Delaware limited liability company, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same for and on behalf of said limited liability company.

  
Notary Public  
Residing at: Fulton County, GA

My Commission Expires: 1/12/2019



**EXHIBIT A**

**SCHEDULE OF CROSS-COLLATERALIZED LOANS**

**Sub-Pool 5**

<b>FM Loan No.</b>	<b>Borrower Name</b>	<b>Property Name</b>	<b>City</b>	<b>State</b>	<b>County</b>	<b>Loan Amount</b>	<b>Maximum Market Cap Rate for Cross Release</b>
708676278	MAR Canyon Chase, LP	Canyon Chase	Westminster	CO	Adams County	\$52,035,000	6.255%
708676979	Brookwood Club Apartments Investors, LLC	Brookwood Club	Jacksonville	FL	Duval County	\$ 25,280,000	6.871%
708676332	MAR Heritage, LLC	Heritage on Millenia	Orlando	FL	Orange County	\$38,582,000	6.254%
708676367	Oak Ramble Apartments Investors, LLC	Oak Ramble	Tampa	FL	Hillsborough County	\$22,560,000	6.537%
708676480	SOF Park 9 Owner, L.P.	Park 9 Apartments	Woodstock	GA	Cherokee County	\$33,382,000	5.469%
708676987	LAT Mallard Creek, LLC	The Grayson	Charlotte	NC	Mecklenburg County	\$22,943,000	6.122%
708676421	Lakes at Renaissance Park Apartments Investors, L.P.	Lakes at Renaissance Park	Austin	TX	Travis County	\$23,226,000	6.164%
708676537	Canyon Ridge Apartments Investors, L.P.	Canyon Ridge	Rockwall	TX	Rockwall County	\$18,660,000	6.411%
708677037	SOF Cinnamon Park Owner, L.P.	Cinnamon Park	Arlington	TX	Tarrant County	\$23,400,000	6.414%
708676766	TIO Milestone Springfield Apartments Investors, L.P.	Springfield	Mesquite	TX	Dallas County	\$21,660,000	6.586%
708676499	SOF Cimarron Owner, L.P.	Cimarron Parkway	Katy	TX	Harris County	\$23,835,000	6.513%
708676650	Silverado Apartments Investors, L.P.	Silverado	Houston	TX	Harris County	\$25,840,000	6.633%
708676871	Stillwater Apartments Investors, LLC	Stillwater	Murray	UT	Salt Lake County	\$ 47,817,000	5.988%
					<b><u>13 LOANS</u></b>	<b><u>\$379,220,000</u></b>	

**EXHIBIT B**

**LEGAL DESCRIPTION**

Beginning at a point 385.315 feet South and 296.522 feet East from the Northwest Corner of Section 17, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence South 00°00'35" West 810.97 feet; thence Southeasterly 109.76 feet along the arc of a 70.00 foot radius curve to the left (chord bears South 44°54'30" East 98.85 feet); thence South 89°49'35" East 697.90 feet; thence North 00°04'30" West 732.52 feet; thence North 89°49'35" West 125.01 feet; thence North 00°04'30" West 188.26 feet; thence North 89°49'35" West 366.33 feet; thence South 00°00'35" West 40.00 feet; thence North 89°49'35" West 275.00 feet to the point of beginning.

*Tax Parcel 22-17-102-008-0000*