CHANNEL SERVICE SCHEDULE

CREDIT

This Channel Service Schedule - Credit ("***Schedule***") is part of the Online Channel Access Agreement (the "***OCAA***") between Fifth Third Bank, National Association ("***we***" or "***us***") and the Customer utilizing the Channel Services set forth in this Schedule ("***Customer***"). The OCAA and this Schedule constitute "Service Terms" that are a part of the "Master Agreement" between Customer and us, as set forth in the Treasury Management Services Implementation Agreement previously executed by Customer (the "***Implementation Agreement***"). Capitalized Terms used but not defined in this Schedule have the meaning given to them in the OCAA except as otherwise noted.

Credit Agreements

We have provided credit or loan facilities to Customer pursuant to one or more credit or loan agreements ("***Credit Agreements***") between Customer and us. The right of Customer to obtain credit is subject to the terms of the applicable Credit Agreement; nothing in this Schedule or the OCAA creates any other rights to credit from or through us. By executing the Implementation Agreement, Customer requested that we provide the Channel Services as set forth in this Schedule and the OCAA with respect to the Credit Agreements designated by Customer in the implementation process. Each Credit Agreement so designated is referred to as a "***Designated Credit Facility.***" Certain Credit Agreements are not eligible for the Channel Services, as determined by us in our discretion.

Channel Services

<u>View</u>. Users can be entitled with the ability to view, print, download and customize various views of Customer's posted/settled loan data, loan summary data, payments coming due and transaction history detail, borrowing base loan information and fee structure data for the corresponding Designated Credit Facility. Additional viewing features are described in the Channel Documentation.

<u>Optional Payment, Paydown and Advance Features</u>. The Channel Services include the following optional features (collectively, "***Channel Transactions***"):

- Payments - make a payment to satisfy outstanding interest, fees, principal and escrow amounts due under a Designated Credit Facility.
- Paydown – paying down the principal balance of a Designated Credit Facility.
- Advance – drawing on a credit line available under a Designated Credit Facility that includes availability under a revolving credit line for deposit to a Fifth Third Bank, National Association account.

Customer may elect to enable one or more of these features though the implementation process. Not all Credit Agreements are eligible for Channel Transactions.

Designated Payment Account. If Customer elects to enable any of the Channel Transactions, Customer will be required to designate one or more demand deposit accounts at Fifth Third Bank, National Association ("***Payment Account***") to which deposits from an Advance can be credited and from which Payments and Paydowns can be debited. Customer will designate or register the Payment Account with us in the implementation process. Requests to change the Payment Account or add an additional Payment Accounts can only be made by Customer completing and submitting a form we require.

Administration

Implementation. In connection with the implementation of the Channel Services, Customer agrees to complete the forms and provide to us the information we require in order to establish or continue the Channel Services, including information to establish the identity of persons authorized to act on behalf of Customer. Customer represents and warrants to us that all information provided to us in connection with the establishment and ongoing administration of the Channel Services is true, accurate and complete, and Customer authorizes us to rely upon the accuracy of all information and authorizations received from an authorized employee or representative of Customer. Customer must notify us in writing of any change in the status of the persons authorized to provide this information or in the information provided to us.

Channel Administrator. The Channel Administrator is designated as provided in the OCAA.

Users. Users of the Payments feature are provisioned by the Channel Administrator. For other Channel Transactions, Users must first be established as Users by the Channel Administrator. Users and User Rights for those Channel Transactions are then provisioned by us based on written direction provided by an authorized representative of Customer. Requests to change, remove or add User Rights provisioned by us can only be made by Customer completing and submitting a form we require; changes and additions will only be effective once we have received the request and necessary information from an authorized representative of Customer and acted on it.

Controls. In determining to enable any Channel Transaction feature, Customer must carefully consider the controls and limitations on User Rights and Accounts available for that Channel Transaction, and implement those that are suitable for Customer in light of Customer's operations and intended use of the Channel Transactions.

Mobile App. None of the Channel Services described in this Schedule are available through a Mobile App.

Statements. Channel Transactions will be reflected in the applicable statements for the corresponding Credit Agreement or Payment Account.

Advances

Procedure. If Customer elects to enable the Advances feature for an eligible Designated Credit Facility that includes revolving credit availability, Users with the required User Rights may make a draw from that Designated Credit Facility (subject to the terms of the corresponding Credit Agreement) for credit to the established Payment Account selected by the User. The process for requesting an Advance is described in the Channel Documentation. Proceeds of an Advance may only be credited to the Payment Account. Electronic transfers from the Payment Account require a Bank Agreement for Treasury Management Services.

Available Credit. An Advance from the Designated Credit Facility using the Channel Service can only be made in the amount available under, subject to the terms and conditions of, the applicable Credit Agreement.

Payments

Making Payments. In the implementation process, Customer will have the option to enable the Payments or Paydown features, and to designate Users to be provisioned with the required User Rights to make a Payment or a Paydown. The process for making a Payment or Paydown including cut off times is described in the Channel Documentation. Payments and Paydowns are executed as internal book transfers and posted to the applicable Designated Credit Facility as described in the Channel Documentation. Customer is responsible for timely making all payments as and when due under the Designated Credit Facility as required by the applicable Credit Agreement and for insuring that the necessary available funds are present in the Payment Account.

Effect. Payments will be applied and allocated in accordance with the applicable Credit Agreement for the Designated Credit Facility. We are not responsible for any incorrect, untimely, or unnecessary payment made by a User.

Instructions

General. Each direction or other instruction sent to us through the Channel Services for a Channel Transaction (an "***Instruction***") is considered to be an original writing and to have been signed by an authorized representative of Customer. Neither party will contest the validity or enforceability of such an Instruction on the ground that it was not in writing, not signed by a properly authorized representative or not an original. Customer is solely responsible for the timeliness, accuracy and completeness of each Instruction sent to us. Users are required to follow the Security Procedures for sending Instructions via the Channel Services including the use of an Access Device.

Reliance. Customer authorizes us to act on and carry out all Instructions successfully received by us as evidenced by an acknowledgement or status message through the Channel Services. Customer further authorizes us to debit or credit the applicable Payment Account that is subject to the Instruction. All Instructions sent through the Channel Services in accordance with the requirements of this Schedule and the OCAA are considered duly authorized by Customer. We have no obligation to act on any Instruction that is not completed and submitted in accordance with this Schedule and our requirements, or that is not acknowledged by us. Customer understands that the receipt of Instructions may be delayed or affected by factors beyond our control and as a result, processing may be delayed.

Corrections, Cancellations and Amendments. Once an Instruction has been received and acknowledged by us, we have no obligation to correct, cancel, or amend that Instruction. If the Instruction has not been executed and Customer's authorized representative calls us promptly at the number indicated in the Channel Documentation with complete and accurate information about the Instruction, we will work in good faith to effect a requested correction, cancellation or amendment but will have no liability if we fail to implement that request.

Our Obligations. We will use commercially reasonable efforts to carry out each Instruction received by us. If we fail or delay in carrying out an Instruction received and accepted in accordance with this Schedule, or if we erroneously carry out an Instruction, unless otherwise required by law, our liability shall be limited to taking or correcting the action including applying or adjusting interest accordingly.

Termination

This Schedule and the Channel Services shall automatically terminate upon the expiration or any termination by either party of the OCAA. In addition, we may terminate this Schedule or suspend or terminate any Channel Service: (a) as provided in the OCAA; (b) if Customer has breached a material obligation under this Schedule or violated any Applicable Law in connection with the Channel Services; (c) with respect to any Designated Credit Facility, if Customer is in default under that Designated Credit Facility; or (d) the continued provision of the Channel Services in accordance with the terms of this Schedule or the OCAA would, in our good faith opinion, violate Applicable Law or any requirement, policy or directive of any regulatory authority, or subject us to an unacceptable risk of loss. We reserve the right to terminate or suspend access to the Advances feature in our discretion and in that case, draws may be obtained through methods available under the applicable Credit Agreement subject to its terms.

Miscellaneous

Customer Support. Our Commercial Support Center is available to assist Customer in using the Channel Service during posted hours of operation and will provide additional assistance if requested.

Representations. We each represent to the other that this Schedule has been authorized by all necessary corporate or other entity action and are our valid, legal and binding obligations, respectively. Customer represents and warrants to us that the person signing below on its behalf is authorized to do so.

OCAA. Customer's use of the Channel Services described in this Schedule is subject to all of the terms and conditions contained in the OCAA.