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FILER INFORMATION

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SEND ACKNOWLEDGEMENT TO

Contact name: Accardo Law Offices, LLP

Mailing Address: 311 ANGELL STREET

City, State Zip Country: PROVIDENCE, RI 02906 USA

DEBTOR INFORMATION

Org. Name: SJC HOLDINGS, LLC

Mailing Address: 7 GILBERT STREET

City, State Zip Country: PROVIDENCE, RI 02909 USA

SECURED PARTY INFORMATION

Org. Name: GREENWOOD CREDIT UNION

Mailing Address: 2669 Post Road

City, State Zip Country: WARWICK, RI 02886 USA

TRANSACTION TYPE: STANDARD

CUSTOMER REFERENCE: \$1,320,000.00 TERM LOAN

COLLATERAL

PLEASE SEE ATTACHED EXHIBIT A

- 1. Personal Property-all fixtures, machinery, equipment and other personal property of every kind, now or hereafter located in or upon or affixed to that certain lot or parcel of real estate, located in PROVIDENCE, RHODE ISLAND, commonly known as 1275 WESTMINSTER STREET, as more particularly described in EXHIBIT A attached hereto (hereinafter called the "Premises") or any and all building and/or improvements (collectively, the "Improvements") now or hereafter used or to be used in connection with any present or future operation of the Premises or Improvements, or any part thereof, and now owned or hereafter acquired by Debtor, or in which Debtor now or hereafter has an interest, including, without limitation, any and all: (i) heating, lighting, incinerating, refrigerating, ventilating, air conditioning, air cooling, lifting, fire extinguishing, plumbing, cleaning, communications and power equipment and apparatus; (ii) gas, water and electrical equipment; (iii) elevators, escalators, switchboards, engines, motors, tanks, pumps, partitions, conduits, ducts and compressors; (vi) electrical and/or gas appliances, incinerators, carpeting, furniture and furnishings, draperies, storm windows and doors, and screens and awnings; (v) any and all franchises, licenses and permits, whether issued by national, state and/or local government, department, agency or subdivision having jurisdiction over Debtor, any guarantor of Debtor or the Premises and Improvements, or any part thereof, or any use, operation or occupancy thereof, related to the use, operation or occupancy of the Premises or Improvements or any part thereof; (vi) any and all records and books of account now or hereafter maintained by Debtor in connection with the operation of the Premises, Improvements and personal property or any part thereof; and (vii) all of Debtor's right, title and interest in and to any name under which the Premises and/or Improvements may at any time be operated and any variation thereof and the goodwill of Debtor in connection therewith.
- 2. All renewals, replacements of, additions to, substitution for and proceeds of any and all of the foregoing.
- 3. All condemnation awards and policies of insurance maintained with respect to said real and personal property and all proceeds thereof.

EXHIBIT A

Parcel I:

That certain parcel of land, with all buildings and improvements thereon, situated at the northeasterly corner of Westminster and Courtland Streets, in the City and County of Providence and State of Rhode Island, bounded and described as follows:

Beginning at said corner, being the southwesterly corner hereof, thence northerly bounding westerly on Courtland Street, one hundred seventy-five (175) feet, more or less, to land now or lately of Filomena Gemma; thence easterly one hundred fifty (150) feet, more or less, bounding northerly on said last-named land to land now or lately of the City Hall Hardward Co.; thence southerly bounding easterly on said last-named land one hundred seventy-five (175) feet, more or less, to Westminster Street; thence westerly bounding southerly on Westminster Street one hundred fifty (150) feet, more or less, to the point and place of beginning.

Said parcel comprises Lot Nos. 1 (one) to 4 (four) both inclusive on that plat entitled, "PLAT OF LOTS BELONGING TO THE ESTATE OF THE LATE JOHN BROWN OF PROVIDENCE DES'D SURVEYED AND PLATTED DEC. 7, 1837 BY B. LOCKWOOD", which plat is recorded in the Office of the Recorder of Deeds in said City of Providence in Plat Book 1 at Page 33 and (copy) on Plat Card 11.

Meaning and intending to describe the same premises conveyed by Warranty Deed dated May 11, 2015 and recorded with the Land Evidence Records in the City of Providence on May 12, 2015 at 9:24 a.m. in Book 1114 at Page 133.

PROPERTY ADDRESS: 1275 Westminster Street Providence, RI APLAT: 32 LOT: 62