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Addendum to the Master Lease Agreement

This is an addendum to Master Lease Agreement, dated 19th of September, 2013 between **The Bancorp** and the **City of Clearwater**

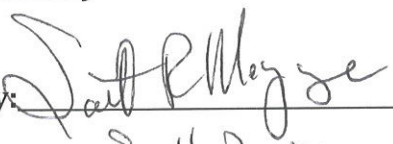
Now Therefore, it is mutually agreed by and between the parties that the Master Lease Agreement is hereby amended as follows:

1. The maximum outstanding balance on the lease line shall not to exceed \$45MM
2. All items subject to disbursements must have a unique identifiable number that would be able to be distinguished as different from similar items (I.E. VIN, Serial)
3. Once the original draw request has been reached (\$24,728,010), the original CMT chart in the Master Lease Agreement would change to the below for new requests. I.E if the current 3 year CMT on the day of request is 1.43% then the CMT would be 2.43% resulting in the applicable interest rate for the new CMT (1.43% + 1.00%)

3 Year CMT Rate	Rate	5 Year CMT Rate	Rate
Under 2%	3 Year CMT + 1.00%	Under 2%	N/A
2%-3%	3 Year CMT + 1.00%	2%-3%	N/A
3%-4%	3 Year CMT + 1.00%	3%-4%	N/A
4%-5%	3 Year CMT + 1.00%	4%-5%	N/A
5%-6% Over 6%	3 Year CMT + 1.00%	5%-6% Over 6%	N/A

In Witness Whereof, the Parties have caused this Addendum to be executed by their duly authorized officers this 20th day of January, 2017

**The Bancorp Bank
(Lessor)**

By: 
Name: Scott P. Megawee
Title: EVP

**City of Clearwater
(Lessee)**

By: _____
Name: _____
Title: _____