

Record and Return to:

Bank of America, National Association
3075 S Alma School Road
AZ3-162-01-01
Chandler, AZ 85248
Attn: Leslie O'Brien, Assistant Vice President (CA2-118)

MEMORANDUM OF LEASE

THIS MEMORANDUM OF LEASE is made this 3rd day of December, 20__ by and between MALIK FAMILY ENTERPRISE, LLC aka MFE, LLC, a California limited liability company, its successors and assigns (the "Landlord"), having an address of P.O. Box 360484, Milpitas, California 95066 and BANK OF AMERICA, NATIONAL ASSOCIATION, a national banking association (the "Tenant"), having an address of 13850 Ballantyne Corporate Place, NC2-150-03-06, Charlotte, North Carolina 28277, Attn: Lease Administration.

WITNESSETH THAT:

NOTICE IS HEREBY GIVEN that the Landlord and the Tenant have entered into a Lease of real property (the "Lease") dated November 3, 2015 for the lease of approximately 11,810 rentable square feet of space ("Premises") in the building located at 407 North Wilson Way, Stockton, California 95205 ("Property"), which Property is more particularly described in Exhibit A attached hereto and made a part hereof.

The term of the Lease for the Premises is for approximately three (3) years and nine (9) months commencing on the date hereof and ending on September 30, 2019. **Tenant has the right to renew the Lease for seventeen (17) successive periods of five (5) years each, provided, however, that the Term of the Lease shall not extend beyond September 30, 2104.**

Tenant has the exclusive right to: (a) operate a retail bank on the Property as described in and subject to the terms of Section 3.4(c) of the Lease; and (b) place ATMs on the Property as described in and subject to the terms of Section 3.4(e) of the Lease. Tenant's rights also include a Right of First Offer to purchase the Property as described in and subject to the terms of Section 9.2 of the Lease.

This Memorandum is intended only to provide notice of record of the Lease, the terms and conditions of which are incorporated herein by reference. For a complete statement of (1) the terms, covenants and conditions contained in the Lease and (2) the respective rights and obligations of the Landlord and the Tenant under the Lease, reference is hereby made to the

Lease, which is kept at the respective addresses of the Landlord and the Tenant as set forth above.

The Landlord and Tenant agree that in the absence of a prior discharge of this Memorandum, this Memorandum shall expire and become null and void after the expiration or earlier termination of the Lease, as the same may be extended pursuant to Section 1.4 of the Lease without the need for further action or documentation from the Landlord or the Tenant.

This Memorandum of Lease may be executed in any number of counterparts, each of which shall be an original, but such counterparts together shall constitute one and the same instrument.

The Parties agree to accept a digital image of this document, as executed, as a true and correct original and admissible as best evidence for purposes of State law, Federal Rule of Evidence 1002, and like statutes and regulations.

[BALANCE OF PAGE INTENTIONALLY BLANK]

IN WITNESS WHEREOF, the Landlord and the Tenant have caused this Memorandum to be executed the day and year first above written.

Witnesses:

Name:

Name:

LANDLORD:

MALIK FAMILY ENTERPRISE, LLC aka MFE,
LLC, a California limited liability company

By:

Name:

Title:



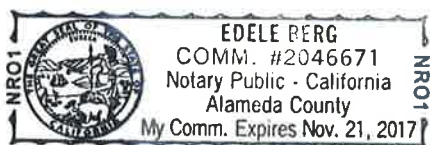
ZAYN MALIK

Managing Member.

LANDLORD ACKNOWLEDGEMENT:

STATE OF California :
COUNTY OF Alameda : SS.

BE IT REMEMBERED, that on this 2nd day of December, 2015, before me, the subscriber, personally appeared Zafar Malik, the Managing Member of MALIK FAMILY ENTERPRISE, LLC aka MFE, LLC, a California limited liability company, who, I am satisfied, is the person who signed the within instrument and acknowledged that ~~(s)~~he signed, sealed and delivered the same as such Zafar Malik aforesaid, and that the within instrument is the voluntary act and deed of such corporation.

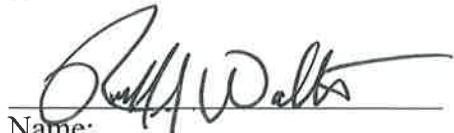


Edele Berg
Notary Public

My Commission Expires: Nov. 21, 2017

Witnesses:


Name:


Name:

TENANT:

BANK OF AMERICA, NATIONAL
ASSOCIATION, a national banking
association

By:  11/24/15
Name: **Leslie O'Brien**
Title: **Assistant Vice President**
01#33297
CAZ-118

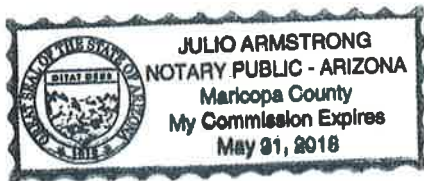
TENANT ACKNOWLEDGEMENT:

STATE OF Arizona :

: SS.

COUNTY OF Maricopa :

BE IT REMEMBERED, that on this 24th day of November, 2015, before me, the subscriber, personally appeared Leslie O'Brien, the Assistant Vice President of BANK OF AMERICA, NATIONAL ASSOCIATION, a national banking association, who, I am satisfied, is the person who signed the within instrument and acknowledged that (s)he signed, sealed and delivered the same as such Assistant Vice President aforesaid, and that the within instrument is the voluntary act and deed of such banking association.




Notary Public

My Commission Expires: May 31, 15

EXHIBIT A
Legal Description

**Stockton Agri Center
San Joaquin, California**

Record Legal

Parcel B of that certain Parcel Map recorded in Vol. 8 of Parcel Map, at Page 9, in the office of the County Recorder of San Joaquin County being a portion of Block 216, East of Center Street, in the City of Stockton, County of San Joaquin, State of California, according to the Official Maps or Plat thereof.

APN: 151 13051