NYSCEF DOC. NO. 3

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AGREEMENT OF LEASE, made as of the day of April 2018 (this "Lease"). OWNER LLC, a Delaware limited liability company, having an address at c/o RFR Holding LLC, 390 Park Avenue, 3rd Floor, New York, New York 10022, as landlord limited liability company, having LLC, a ("Landlord"), and an address at 55 Broad Street, 9th Floor, New York, New York 10004, as tenant ("Tenant").

REFERENCE PAGE

In addition to other terms elsewhere defined in this Lease, the following terms whenever used in this Lease shall have the meanings set forth in this Reference Page.

A portion of the sixth (6th) floor of the Building, as (1) Premises:

approximately shown hatched on the floor plan

annexed hereto as Schedule A.

June 1, 2018. (2)Commencement Date:

March 31, 2023. (3)Fixed Expiration Date:

Approximately four (4) years and ten (10) months. (4)Term:

\$389,403 per annum (\$32,450.25 per month). (5)Fixed Rent:

Tenant's Share: 1.374%. For purposes of this Lease, Landlord and (6)

Tenant agree, without representation, that the Premises contains 6,181 rentable square feet and the Building contains 450,000 rentable square feet.

The Taxes payable for the Tax Year commencing Base Tax Factor: (7)

July 1, 2018 and ending June 30, 2019.

The Operating Expenses paid or incurred for the Base Operating Factor: (8)

calendar year 2018.

General, executive and administrative offices and Permitted Use: (9)

uses incidentally and directly related thereto.

InterRelate Group, RFR Realty LLC and Jones (10)Broker(s):

Lang LaSalle Brokerage Inc.

As more particularly set forth in Section 20.2, Late Charge: (11)

(i) three (3%) percent of any Rental not paid within seven (7) Business Days after becoming due and (ii) interest at the Applicable Rate on any Rental not paid within fifteen (15) Business Days after becoming due, in each case computed from the date such Rental was due (without regard to such grace

period) through the date paid.