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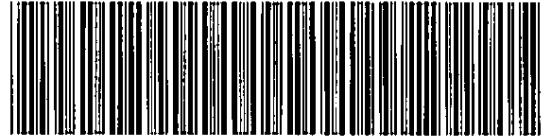
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(Business Entity Name)

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FIFTY-SECOND AMENDMENT TO  
AMENDED AND RESTATED CERTIFICATE AND AGREEMENT  
OF LIMITED PARTNERSHIP OF OAK CREEK APARTMENTS, LTD.

THIS FIFTY-SECOND AMENDMENT to AMENDED AND RESTATED CERTIFICATE AND AGREEMENT OF LIMITED PARTNERSHIP, amending that certain Certificate and Agreement of Limited Partnership dated September 1, 1979, and amended as of October 29, 1979, February 15, 1980; May 27, 1980; September 14, 1986; November 14, 1987; January 1, 1988; January 1, 1990; January 1, 1991; July 1, 1994; October 1, 1994; December 31, 1995; September 30, 1996; December 31, 1996; June 30, 1997; December 31, 1997; November 13, 1998; September 10, 1999; September 21, 1999; January 1, 2000; May 11, 2001; December 31, 2001; June 30, 2002; December 31, 2002; August 14, 2003; June 30, 2004; December 31, 2003; January 1, 2004; May 11, 2005; March 31, 2005; December 31, 2005; December 31, 2006; March 31, 2007; September 30, 2007; March 31, 2007; December 31, 2008; January 1, 2008; June 1, 2009, January 1, 2012; August 16, 2012; January 1, 2012; December 15, 2013; and January 1, 2018, and filed of record in the Office of the Secretary of State, State of Florida (the "Agreement"), is made and sworn to as of the 1<sup>st</sup> day of November 2020, by and among TESCO PROPERTIES, INC., (f/k/a/ UMIC PROPERTIES, INC.), a Tennessee corporation, having its principal offices at 2171 Judicial Drive, Suite 200, Germantown, Tennessee 38138 (the "Administrative General Partner"); ROYAL AMERICAN DEVELOPMENT, INC., a Florida corporation, with its principal offices at 1022 W. 23<sup>rd</sup> Street, Suite 300, Panama City, Florida 32405 (the "Developer General Partner"); THE ESTATE OF JOSEPH F. CHAPMAN, III (the "Withdrawing General Partner"); JPL HOLDINGS OF TENNESSEE, LLC, (formerly JPL Holdings), a Tennessee limited liability company, with its principal offices at 2171 Judicial Drive, Germantown, Tennessee 38138 (the "Special Limited Partner"), and the Limited Partners whose names and addresses are contained in the Agreement, (the "Limited Partners").

W I T N E S S E T H:

WHEREAS, the Parties hereto are all the Partners of Oak Creek Apartments, Ltd. which owns and operates a 162-unit residential housing project in Jacksonville, Florida, for families and elderly persons of low and moderate income; and,

WHEREAS, Joseph F. Chapman, III passed away on December 11, 2016. At the time of his death, Joseph F. Chapman, III owned a .50% general partner interest in Oak Creek Apartments, Ltd.,

WHEREAS, pursuant to the Agreement, Joseph F. Chapman ceased to be a General Partner at his death, but his rights pursuant to that interest remains. Therefore, the Estate of Joseph F. Chapman, III wishes to transfer the .50% general partner interest to Royal American Development, Inc. as a Special Limited Partner effective as of January 1, 2020; and,

WHEREAS, it is the purpose of this Fifty-Second Amendment to Amended and Restated Certificate and Agreement of Limited Partnership to transfer the .50% general partner interest of

Joseph F. Chapman, III to Royal American Development, Inc. as a Special Limited Partner effective as of January 1, 2020.

NOW, THEREFORE, in consideration of the mutual covenants herein contained, the parties agree as follows:

FIRST: Each Partner hereby consents to the transfer of the .50% general partner interest from Joseph F. Chapman, III to Royal American Development, Inc. as a Special Limited Partner. Joseph F. Chapman, III will cease to be a General Partner of the Partnership.

SECOND: Royal American Development, Inc. hereby agrees to continue to be bound by all of the terms and provisions of the Limited Partnership Agreement, as amended.

THIRD: The requirements of the Partnership Agreement shall be deemed and are hereby satisfied with regard to the transfer of the partnership interest.

FOURTH: The Certificate and Agreement of Limited Partnership of Oak Creek Apartments, Ltd. is hereby amended to reflect the transfer from Joseph F. Chapman, III to Royal American Development, Inc.


FIFTH: In all other respects, the Partnership Agreement, as amended, remains the same and in full force and effect.

IN WITNESS WHEREOF, this Fifty-Second Amendment to Amended and Restated Certificate and Agreement of Limited Partnership of Oak Creek Apartments, Ltd. has been executed by the parties as of the day and year above written.

GENERAL PARTNER:

ROYAL AMERICAN DEVELOPMENT, INC.

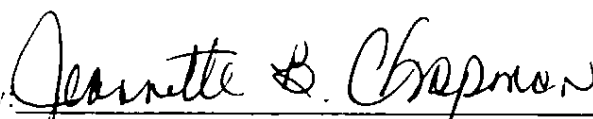
By:

  
\_\_\_\_\_  
Joseph F. Chapman, IV  
President

WITHDRAWING GENERAL PARTNER:

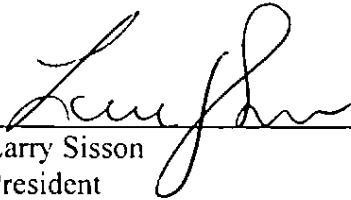
ESTATE OF JOSEPH F. CHAPMAN, III

By:

  
\_\_\_\_\_  
Jeannette B. Chapman, Personal Representative

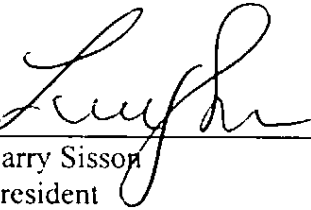
GENERAL PARTNER:

TESCO PROPERTIES, INC., f/k/a UMIC Properties, Inc.

By:  \_\_\_\_\_  
Larry Sisson  
President

LIMITED PARTNERS AND SPECIAL  
LIMITED PARTNER:

By: TESCO Properties, Inc., (f/k/a UMIC Properties, Inc.)  
as Attorney-in-Fact, pursuant to  
Section 9.04 of the Partnership Agreement

By:  \_\_\_\_\_  
Larry Sisson  
President

STATE OF FLORIDA  
COUNTY OF BAY

The foregoing instrument was acknowledged before me this 30<sup>th</sup> day of November, 2020 by Joseph F. Chapman, IV as President of Royal American Development, Inc., a Florida corporation, who is ( ☒ ) personally known to me or who has ( ☐ ) produced photo identification and who executed the foregoing instrument for the uses and purposes therein mentioned and on behalf of said entity.

  
NOTARY PUBLIC



LAURETTA J. PIPPIN  
Commission # HH 024098  
Expires August 27, 2024  
Bonded Three Budget Notary Services

Printed Name: \_\_\_\_\_  
Commission No.: \_\_\_\_\_  
Expiring on: \_\_\_\_\_

STATE OF FLORIDA  
COUNTY OF BAY

The foregoing instrument was acknowledged before me this 30<sup>th</sup> day of November, 2020 by Jeannette B. Chapman, as Personal Representative of the Estate of Joseph F. Chapman, III, who is ( ☒ ) personally known to me or who has ( ☐ ) produced photo identification and who executed the foregoing instrument for the uses and purposes therein mentioned.

  
NOTARY PUBLIC



LAURETTA J. PIPPIN  
Commission # HH 024098  
Expires August 27, 2024  
Bonded Three Budget Notary Services

Printed Name: \_\_\_\_\_  
Commission No.: \_\_\_\_\_  
Expiring on: \_\_\_\_\_

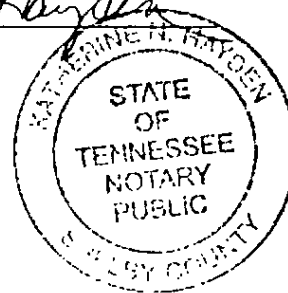
STATE OF TENNESSEE  
COUNTY OF SHELBY

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared LARRY SISSON, with whom I am personally acquainted and who, upon oath, acknowledged himself to be the President of TESCO PROPERTIES, INC., a Tennessee corporation, (f/k/a UMIC Properties, Inc.), General Partner of Oak Creek Apartments, Ltd., a Florida limited partnership, and that he, as such President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as President.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 3<sup>rd</sup> day of December, 2020.

*Katherine N. Hayden*  
Notary Public

My commission expires: *May 22, 2024*



STATE OF TENNESSEE  
COUNTY OF SHELBY

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared LARRY SISSON, with whom I am personally acquainted and who, upon oath, acknowledged himself to be the President of TESCO PROPERTIES, INC., a Tennessee corporation, (f/k/a UMIC Properties, Inc.), the Administrative General Partner and the attorney-in-fact for all Limited Partners and Special Limited Partner in Oak Creek Apartments, Ltd., a Florida limited partnership, pursuant to Section 9.04 of the Partnership Agreement, and that he, as such President of the Administrative General Partner, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Administrative General Partner by himself as President.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 3<sup>rd</sup> day of December, 2020.

*Katherine N. Hayden*  
Notary Public

My commission expires: *May 22, 2024*

