

SECOND AMENDMENT TO PAYMENT-IN-LIEU-OF-TAX AGREEMENT

THIS SECOND AMENDMENT TO PAYMENT-IN-LIEU-OF-TAX AGREEMENT (the "Agreement") by and between the TIOGA COUNTY INDUSTRIAL DEVELOPMENT AGENCY, a public benefit corporation duly existing under the laws of the State of New York, with an address for the transaction of business located at 56 Main Street, Owego, New York 13827 (the "Agency") and OWEGO GARDENS ASSOCIATES LLC, a limited liability company duly organized and validly existing under the laws of the State of New York and duly authorized to conduct business under the laws of the State of New York, with an office for the transaction of business located at 130A Southside Drive, Owego, New York 13827 (the "Company") (collectively, the "Parties.")

WITNESSETH

WHEREAS, the Parties entered into a Payment-in-Lieu-of-Tax Agreement dated as of October 15, 2015 (the "PILOT Agreement");

WHEREAS, on September 13, 2017, the Parties entered into a First Amendment to Payment-in-Lieu-of-Tax Agreement; and

WHEREAS, the Parties now wish to amend the PILOT Agreement so as to modify the sewer costs due for the remaining term of the PILOT Agreement.

NOW, THEREFORE, in consideration of the mutual promises and covenants hereinafter set forth, the Parties hereto agree as follows:

1. Beginning on the date of the execution of this Second Amendment to Payment-in-Lieu-of-Tax Agreement, the Agency hereby agrees to annually reimburse the Company from the Company's fiscal year PILOT payment the amount of \$16,625.00 upon confirmation by the Village of Owego that the Company has paid its quarterly sewer bills in full.

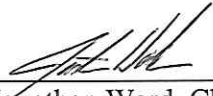
2. In all other respects, the PILOT Agreement shall remain in full force and effect.

(SIGNATURE PAGE FOLLOWS)

IN WITNESS WHEREOF, the Parties have heretofore set their signatures to this Agreement as of the date set opposite their signatures.

TIOGA COUNTY INDUSTRIAL
DEVELOPMENT AGENCY

Dated: October 8, 2025

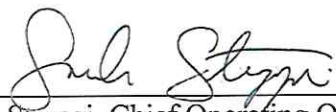
By: 
Jonathan Ward, Chairman

OWEGO GARDENS ASSOCIATES LLC,
a New York Limited Liability Company

By: Owego Gardens Associates MM
LLC, a New York Limited
Liability Company
its Managing Member

By: Home Leasing LLC
its Sole Member

Dated: October 06, 2025

By: 
Sarah Struzzi, Chief Operating Officer