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August 19, 2015

Ms. Cynthia T. Brown
Chief of the Section of Administration, Office of Proceedings
Surface Transportation Board
395 E Street, S.W.
Washington, D. C. 20423

Dear Ms. Brown:

I have enclosed for e-filing the document described below, to be recorded pursuant to 49 U.S.C. § 11301.

The document is a Memorandum of Lease Agreement, a primary document, dated as of August 19, 2015. We request that this document be given the next available recordation number.

The names and addresses of the parties to the Memorandum of Lease Agreement are:

Lessor:

Banc of America Leasing & Capital, LLC
2059 Northlake Parkway, 4 South
Tucker, GA 30084

Lessee:

Chicago Freight Car Leasing Co.
6250 North River Road
Rosemont, IL 60018

A description of the equipment covered by the Memorandum of Lease Agreement consists of 50 tank cars numbered CRDX 290185-290234, inclusive.

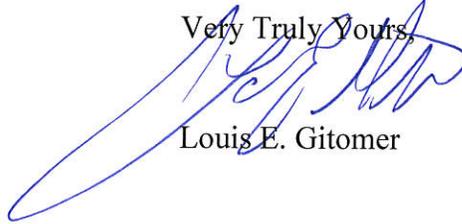
A fee of \$43.00 is enclosed. Please return one copy by email to:

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Ms. Cynthia T. Brown
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A short summary of the document to appear in the index follows: a Memorandum of Lease Agreement between Banc of America Leasing & Capital, LLC, 2059 Northlake Parkway, 4 South, Tucker, GA 30084, and Chicago Freight Car Leasing Co., 6250 North River Road, Rosemont, IL 60018, covering 50 tank cars numbered CRDX 290185-290234, inclusive.

Very Truly Yours,



Louis E. Gitomer

Enclosure

MEMORANDUM OF LEASE AGREEMENT

Dated as of August 19, 2015

between

BANC OF AMERICA LEASING & CAPITAL, LLC,
as Lessor

and

Chicago Freight Car Leasing Co.,
as Lessee

Filed with the Surface Transportation Board pursuant to
49 U.S.C. § 11301 on _____, 2015, at ____:____.M
Recordation Number _____

MEMORANDUM OF LEASE AGREEMENT

THIS MEMORANDUM OF LEASE AGREEMENT dated as of August 19, 2015 is made by and between BANC OF AMERICA LEASING & CAPITAL, LLC, together with its successors and assigns ("Lessor"), and Chicago Freight Car Leasing Co., and its successors and permitted assigns ("Lessee").

WITNESSETH

1. Pursuant to a Master Lease Agreement dated as of August 19, 2015 and Schedule No. 1-A executed pursuant thereto dated as of August 19, 2015 (collectively, the "Lease Agreement"), Lessor has agreed to lease to Lessee, and the Lessee has agreed to lease from the Lessor, all of the rail equipment described in Exhibit A attached hereto (the "Railcars").

2. The Lease Agreement shall be effective as of the date first set forth hereinabove and Lessee's use of the Railcars shall be subject to the terms and conditions as set forth in the Lease Agreement.

3. This Memorandum of Lease Agreement may be executed in duplicate originals and any number of counterparts and by different parties in separate counterparts, each of which shall be deemed to be an original and all of which taken together shall constitute one and the same instrument.

[Signature page follows]

EXHIBIT A TO MEMORANDUM OF LEASE DATED AUGUST 19, 2015

Fifty (50) 2015 Trinity Rail 29,188 Gallon Tank Cars featuring: 7/16" Head & Shell, Insulation Jacket with 4" fiberglass insulation over 1/2" ceramic fiber, 1/2" Carbon Steel Jacket Head & Shield, Midland A 522-C2-MO-SJ-ST Outlet Valve, Crude Oil PG I or II

Car Type	Car Description	Cube Type	Car Initial	Car No.
T108	Tank Cars	29188	CRDX	290185
T108	Tank Cars	29188	CRDX	290186
T108	Tank Cars	29188	CRDX	290187
T108	Tank Cars	29188	CRDX	290188
T108	Tank Cars	29188	CRDX	290189
T108	Tank Cars	29188	CRDX	290190
T108	Tank Cars	29188	CRDX	290191
T108	Tank Cars	29188	CRDX	290192
T108	Tank Cars	29188	CRDX	290193
T108	Tank Cars	29188	CRDX	290194
T108	Tank Cars	29188	CRDX	290195
T108	Tank Cars	29188	CRDX	290196
T108	Tank Cars	29188	CRDX	290197
T108	Tank Cars	29188	CRDX	290198
T108	Tank Cars	29188	CRDX	290199
T108	Tank Cars	29188	CRDX	290200
T108	Tank Cars	29188	CRDX	290201
T108	Tank Cars	29188	CRDX	290202
T108	Tank Cars	29188	CRDX	290203
T108	Tank Cars	29188	CRDX	290204
T108	Tank Cars	29188	CRDX	290205
T108	Tank Cars	29188	CRDX	290206
T108	Tank Cars	29188	CRDX	290207
T108	Tank Cars	29188	CRDX	290208
T108	Tank Cars	29188	CRDX	290209
T108	Tank Cars	29188	CRDX	290210
T108	Tank Cars	29188	CRDX	290211
T108	Tank Cars	29188	CRDX	290212
T108	Tank Cars	29188	CRDX	290213
T108	Tank Cars	29188	CRDX	290214
T108	Tank Cars	29188	CRDX	290215
T108	Tank Cars	29188	CRDX	290216
T108	Tank Cars	29188	CRDX	290217
T108	Tank Cars	29188	CRDX	290218
T108	Tank Cars	29188	CRDX	290219
T108	Tank Cars	29188	CRDX	290220
T108	Tank Cars	29188	CRDX	290221
T108	Tank Cars	29188	CRDX	290222
T108	Tank Cars	29188	CRDX	290223
T108	Tank Cars	29188	CRDX	290224
T108	Tank Cars	29188	CRDX	290225
T108	Tank Cars	29188	CRDX	290226
T108	Tank Cars	29188	CRDX	290227

EXHIBIT A TO MEMORANDUM OF LEASE DATED AUGUST 19, 2015

T108	Tank Cars	29188	CRDX	290228
T108	Tank Cars	29188	CRDX	290229
T108	Tank Cars	29188	CRDX	290230
T108	Tank Cars	29188	CRDX	290231
T108	Tank Cars	29188	CRDX	290232
T108	Tank Cars	29188	CRDX	290233
T108	Tank Cars	29188	CRDX	290234