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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 100 covered hopper cars numbered CRDX 22298-22397, inclusive.

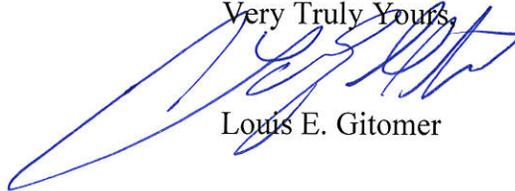
A fee of \$43.00 is enclosed. Please return one copy by email to:

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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 100 covered hopper cars numbered CRDX 22298-22397, 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-B 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

One Hundred (100) 2015 Trinity Rail 3,281 c.f., 286K GRL, C112 Covered Hopper Cars

Car Type	Car Description	Cube Type	Car Initial	Car No.
C112	Cov. Hoppers	3281	CRDX	22298
C112	Cov. Hoppers	3281	CRDX	22299
C112	Cov. Hoppers	3281	CRDX	22300
C112	Cov. Hoppers	3281	CRDX	22301
C112	Cov. Hoppers	3281	CRDX	22302
C112	Cov. Hoppers	3281	CRDX	22303
C112	Cov. Hoppers	3281	CRDX	22304
C112	Cov. Hoppers	3281	CRDX	22305
C112	Cov. Hoppers	3281	CRDX	22306
C112	Cov. Hoppers	3281	CRDX	22307
C112	Cov. Hoppers	3281	CRDX	22308
C112	Cov. Hoppers	3281	CRDX	22309
C112	Cov. Hoppers	3281	CRDX	22310
C112	Cov. Hoppers	3281	CRDX	22311
C112	Cov. Hoppers	3281	CRDX	22312
C112	Cov. Hoppers	3281	CRDX	22313
C112	Cov. Hoppers	3281	CRDX	22314
C112	Cov. Hoppers	3281	CRDX	22315
C112	Cov. Hoppers	3281	CRDX	22316
C112	Cov. Hoppers	3281	CRDX	22317
C112	Cov. Hoppers	3281	CRDX	22318
C112	Cov. Hoppers	3281	CRDX	22319
C112	Cov. Hoppers	3281	CRDX	22320
C112	Cov. Hoppers	3281	CRDX	22321
C112	Cov. Hoppers	3281	CRDX	22322
C112	Cov. Hoppers	3281	CRDX	22323
C112	Cov. Hoppers	3281	CRDX	22324
C112	Cov. Hoppers	3281	CRDX	22325
C112	Cov. Hoppers	3281	CRDX	22326
C112	Cov. Hoppers	3281	CRDX	22327
C112	Cov. Hoppers	3281	CRDX	22328
C112	Cov. Hoppers	3281	CRDX	22329
C112	Cov. Hoppers	3281	CRDX	22330
C112	Cov. Hoppers	3281	CRDX	22331
C112	Cov. Hoppers	3281	CRDX	22332
C112	Cov. Hoppers	3281	CRDX	22333
C112	Cov. Hoppers	3281	CRDX	22334
C112	Cov. Hoppers	3281	CRDX	22335
C112	Cov. Hoppers	3281	CRDX	22336
C112	Cov. Hoppers	3281	CRDX	22337
C112	Cov. Hoppers	3281	CRDX	22338
C112	Cov. Hoppers	3281	CRDX	22339
C112	Cov. Hoppers	3281	CRDX	22340
C112	Cov. Hoppers	3281	CRDX	22341
C112	Cov. Hoppers	3281	CRDX	22342
C112	Cov. Hoppers	3281	CRDX	22343

EXHIBIT A TO MEMORANDUM OF LEASE DATED AUGUST 19, 2015

C112	Cov. Hoppers	3281	CRDX	22344
C112	Cov. Hoppers	3281	CRDX	22345
C112	Cov. Hoppers	3281	CRDX	22346
C112	Cov. Hoppers	3281	CRDX	22347
C112	Cov. Hoppers	3281	CRDX	22348
C112	Cov. Hoppers	3281	CRDX	22349
C112	Cov. Hoppers	3281	CRDX	22350
C112	Cov. Hoppers	3281	CRDX	22351
C112	Cov. Hoppers	3281	CRDX	22352
C112	Cov. Hoppers	3281	CRDX	22353
C112	Cov. Hoppers	3281	CRDX	22354
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C112	Cov. Hoppers	3281	CRDX	22356
C112	Cov. Hoppers	3281	CRDX	22357
C112	Cov. Hoppers	3281	CRDX	22358
C112	Cov. Hoppers	3281	CRDX	22359
C112	Cov. Hoppers	3281	CRDX	22360
C112	Cov. Hoppers	3281	CRDX	22361
C112	Cov. Hoppers	3281	CRDX	22362
C112	Cov. Hoppers	3281	CRDX	22363
C112	Cov. Hoppers	3281	CRDX	22364
C112	Cov. Hoppers	3281	CRDX	22365
C112	Cov. Hoppers	3281	CRDX	22366
C112	Cov. Hoppers	3281	CRDX	22367
C112	Cov. Hoppers	3281	CRDX	22368
C112	Cov. Hoppers	3281	CRDX	22369
C112	Cov. Hoppers	3281	CRDX	22370
C112	Cov. Hoppers	3281	CRDX	22371
C112	Cov. Hoppers	3281	CRDX	22372
C112	Cov. Hoppers	3281	CRDX	22373
C112	Cov. Hoppers	3281	CRDX	22374
C112	Cov. Hoppers	3281	CRDX	22375
C112	Cov. Hoppers	3281	CRDX	22376
C112	Cov. Hoppers	3281	CRDX	22377
C112	Cov. Hoppers	3281	CRDX	22378
C112	Cov. Hoppers	3281	CRDX	22379
C112	Cov. Hoppers	3281	CRDX	22380
C112	Cov. Hoppers	3281	CRDX	22381
C112	Cov. Hoppers	3281	CRDX	22382
C112	Cov. Hoppers	3281	CRDX	22383
C112	Cov. Hoppers	3281	CRDX	22384
C112	Cov. Hoppers	3281	CRDX	22385
C112	Cov. Hoppers	3281	CRDX	22386
C112	Cov. Hoppers	3281	CRDX	22387
C112	Cov. Hoppers	3281	CRDX	22388
C112	Cov. Hoppers	3281	CRDX	22389
C112	Cov. Hoppers	3281	CRDX	22390
C112	Cov. Hoppers	3281	CRDX	22391
C112	Cov. Hoppers	3281	CRDX	22392
C112	Cov. Hoppers	3281	CRDX	22393

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C112	Cov. Hoppers	3281	CRDX	22394
C112	Cov. Hoppers	3281	CRDX	22395
C112	Cov. Hoppers	3281	CRDX	22396
C112	Cov. Hoppers	3281	CRDX	22397