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RECORDATION NO. 21675-L FILED

OCT 17 '01 2-84 PM

SURFACE TRANSPORTATION BOARD

OF COUNSEL
URBAN A. LESTER

October 17, 2001

Mr. Vernon A. Williams
Secretary
Surface Transportation Board
Washington, D.C. 20423

Re: GARC II 98-A Railcar Trust

Dear Mr. Williams:

Enclosed for recordation pursuant to the provisions of 49 U.S.C. Section 11301(a) are five (5) copies of Trust Indenture Supplement No. 4, a secondary document.

The enclosed document relates to the Trust Indenture previously filed with the Board under Recordation Number 21675.

The names and addresses of the parties of the enclosed document are:

Trust Indenture Supplement No. 4

Owner Trustee: Wilmington Trust Company
Trustee of GARC II 98-A Railcar Trust
1100 North Market Street
Wilmington, Delaware 19890

Indenture Trustee: State Street Bank and Trust Company
Two International Place
Boston, Massachusetts 02110

21675-L 234

Mr. Vernon A. Williams
October 17, 2001
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A description of the railroad equipment covered by the enclosed documents is:

One railcar GATX 074777

A short summary of the document to appear in the index follows:

Trust Indenture Supplement No. 4

Also enclosed is a check in the amount of \$28.00 payable to the order of the Surface Transportation Board covering the required recordation fee and cross-indexing fee.

Kindly return stamped copies of each of the enclosed documents to the undersigned.

Very truly yours,



Robert W. Alvord

RWA/anm
Enclosures

RECORDATION NO. 21675-6 FILED

TRUST INDENTURE SUPPLEMENT NO. 4
(GARC II Trust No. 98-A)

OCT 17 '01 2-84 PM

SURFACE TRANSPORTATION BOARD

This Indenture Supplement No. 4 (GARC II Trust No. 98-A), dated June 27, 2001 (this "Indenture Supplement"), between GARC II 98-A Railcar Trust by Wilmington Trust Company, not in its individual capacity but solely as trustee (the "Owner Trustee") under the Trust Agreement (GARC II Trust No. 98-A), dated as of September 1, 1998 (the "Trust Agreement"), between the Owner Trustee in its individual capacity and FNBC Leasing Corporation, Owner Participant (the "Owner Participant");

WITNESSETH:

WHEREAS, the Trust Indenture and Security Agreement (GARC II Trust No. 98-A) dated as of September 1, 1998 (the "Indenture"), between the Owner Trustee and State Street Bank and Trust Company as Indenture Trustee (the "Indenture Trustee"), provides for the execution and delivery of Indenture Supplements thereto substantially in the form hereof each of which shall particularly describe the Unit covered by a related Lease Supplement under the Lease, by having attached thereto a copy of such related Lease Supplement, and shall specifically mortgage such Unit to the Indenture Trustee; and

WHEREAS, the Indenture includes the Equipment described in the copy of Lease Supplement No. 4 attached hereto and made a part hereof; and

NOW, THEREFORE, in order to secure the prompt payment of the principal of, and Premium, if any, and interest on all of the Equipment Notes from time to time outstanding under the Indenture and the performance and observance by the Owner Trustee of all the agreements, covenants and provisions in the Indenture for the benefit of the holders of the Equipment Notes and in the Equipment Notes, subject to the terms and conditions of the Indenture, and in consideration of the premises and of the covenants contained in the Indenture and of the acceptance of the Equipment Notes by the holders thereof, and of the sum of \$1.00 paid to the Owner Trustee by the Indenture Trustee at or before the delivery hereof, the receipt whereof is hereby acknowledged, the Owner Trustee (i) has sold, assigned, transferred, pledged and confirmed, and does hereby sell, assign, transfer, pledge and confirm, a security interest in and mortgage lien on all right, title and interest of the Owner Trustee in and to the property comprising the Equipment described in the copy of Lease Supplement No. 4 attached hereto, and (ii) has sold, assigned, transferred and set over, a security interest in and mortgage lien on all of the right, title and interest of the Owner Trustee under, in and to such Lease Supplement (excluding, however, any rights to Excepted Property thereunder), referred to above, to the Indenture Trustee, its successors and assigns, in the trust created by the Indenture for the benefit of the holders from time to time of the Equipment Notes.

To have and to hold all and singular the aforesaid property unto the Indenture Trustee, its successors and assigns, in trust for the benefit and security of the holders from time to time of the Equipment Notes and for the uses and purposes and subject to the terms and provisions set forth in the Indenture.

This Supplement shall be construed as supplemental to the Indenture and shall form a part of it, and the Indenture is hereby incorporated by reference herein and is hereby ratified, approved and confirmed.

This Supplement may be executed by the Owner Trustee in separate counterparts, each of which when so executed and delivered is an original, but all such counterparts shall together constitute but one and the same Supplement.

AND FURTHER, the Owner Trustee hereby acknowledges that the Equipment referred to in the aforesaid Lease Supplement attached hereto and made a part hereof has been delivered to the Owner Trustee and is included in the property of the Owner Trustee covered by all the terms and conditions of the Trust Agreement, subject to the pledge or mortgage thereof under the Indenture.

IN WITNESS WHEREOF, the Owner Trustee has caused this Indenture Supplement to be duly executed by one of its duly authorized officers, as of the day and year first above written.

GARC II 98-A Railcar Trust
By: Wilmington Trust Company,
not in its individual capacity,
but solely as Owner Trustee

By: _____
Name:
Title:

State Street Bank and Trust Company,
not in its individual capacity, but solely
as Indenture Trustee

By: 
Name:
Title: Alison Della Bella
Assistant Vice President

State of Delaware)
) SS
County of New Castle)

On this 31st day of July, 2001, before me personally appeared Charlotte Paglia,
to me personally known, who being by me duly sworn, say that he/she is Senior Financial Services Officer
of Wilmington Trust Company, that said instrument was signed on such date on behalf of
said corporation by authority of its Board of Directors, and he acknowledged that the
execution of the foregoing instrument was the free act and deed of said corporation.

Karen S. Newson
Notary Public

SEAL
My Commission Expires:

KAREN STANETTE NEWSON
NOTARY PUBLIC-DELAWARE
My Commission Expires June 28, 2005

State of Massachusetts)
) SS
County of Suffolk)

On this ___ day of _____, 2001, before me personally appeared
_____, to me personally known, who being by me duly sworn, say that
he/she is _____ of State Street Bank and Trust Company that said instrument
was signed on such date on behalf of said corporation by authority of its Board of
Directors, and he acknowledged that the execution of the foregoing instrument was the
free act and deed of said corporation.

Notary Public

SEAL
My Commission Expires:

State of Delaware)
) SS
County of New Castle)

On this ___ day of _____, 2001, before me personally appeared _____,
to me personally known, who being by me duly sworn, say that he/she is _____
of Wilmington Trust Company, that said instrument was signed on such date on behalf of
said corporation by authority of its Board of Directors, and he acknowledged that the
execution of the foregoing instrument was the free act and deed of said corporation.

Notary Public

SEAL
My Commission Expires:

State of Massachusetts)
) SS
County of Suffolk)

On this 17th day of July, 2001, before me personally appeared
Alison Della Porta me personally known, who being by me duly sworn, say that
he/she Assistant Vice President of State Street Bank and Trust Company that said instrument
was signed on such date on behalf of said corporation by authority of its Board of
Directors, and he acknowledged that the execution of the foregoing instrument was the
free act and deed of said corporation.

Paul A. Preziosi
Notary Public

SEAL
My Commission Expires: 11/24/2006