

Entity Joinder Agreement

WHEREAS, CIT's Client (the "Parent Company") has various subsidiaries and affiliates, including the entity joining this Agreement (the "Benefiting Entity"); and

WHEREAS, the Parent Company has entered into a Support Agreement (the "Support Agreement") with CIT for the purpose of providing financial and operational support to its subsidiaries; and

WHEREAS, it is necessary for the Benefiting Entity to adhere to the terms and conditions of the Support Agreement to ensure the continued support by CIT;

NOW, THEREFORE, in consideration of the mutual covenants contained herein, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Benefiting Entity agrees to be bound by the terms of this Joinder Agreement.

Joinder to Support Agreement

By execution of this Joinder Agreement, the Benefiting Entity hereby agrees to be bound by, and to comply with, all the terms and conditions of the Support Agreement as if it were an original party thereto, subject to the limitation that the Benefiting Entity shall only be obligated for its pro rata share of the payment obligations under the applicable Support Agreement. This includes, without limitation, all obligations, representations, warranties, and covenants contained in the Support Agreement and CIT's terms and conditions. The Benefiting Entity further acknowledges that it has received a copy of the Support Agreement, has read and understood it, and agrees to be bound by its terms in full.

Incorporation of Support Agreement Terms

This Joinder Agreement hereby incorporates by reference the terms and conditions of the Support Agreement previously entered into by the Parent Company and CIT.

Amendments and Modifications

This Joinder Agreement may be amended or modified only by a written agreement executed by CIT and Benefiting Entity. No amendment or modification of this Joinder Agreement or the Support Agreement shall be binding unless it is in writing and signed by CIT and the Benefiting Entity.

Entire Agreement

This Joinder Agreement, together with the Support Agreement, constitutes the entire agreement between the Parent Company and the Benefiting Entity with respect to the subject matter hereof and supersedes all prior agreements, understandings, negotiations, and discussions, whether oral or written, between the parties. No amendment to or modification of this Agreement shall be effective unless it is in writing and signed by both parties.