SUPPLEMENTAL INDENTURE FOR SERIES 2026 OBLIGATION

between

WESTMINSTER-CANTERBURY OF THE BLUE RIDGE,

WESTMINSTER-CANTERBURY OF THE BLUE RIDGE FOUNDATION

and

U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION
as Master Trustee

Dated as of December 1, 2026

Supplementing the

Amended and Restated Master Trust Indenture

Dated as of February 1, 2022

This **SUPPLEMENTAL INDENTURE FOR SERIES 2026 OBLIGATION** is dated as of December 1, 2026 (this "Supplement"), and is between **WESTMINSTER-CANTERBURY OF THE BLUE RIDGE** (the "Corporation"), a Virginia nonstock corporation, **WESTMINSTER-CANTERBURY OF THE BLUE RIDGE FOUNDATION** (the "Foundation"), a Virginia nonstock corporation, and **U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION**, a national banking association (as more particularly defined in the below-defined Master Indenture, the "Master Trustee"), and supplements the Amended and Restated Master Trust Indenture dated as of February 1, 2022 (as altered, amended, modified, or supplemented, from time to time, the "Master Indenture"), between the Corporation, the Foundation and the Master Trustee.

WHEREAS, the Corporation and the Foundation have entered into the Master Indenture which provides for the issuance by any Member (as defined in the Master Indenture) of obligations thereunder (as more particularly defined in the Master Indenture, each an "Obligation"), upon such Member and the Master Trustee entering into an indenture supplemental to the Master Indenture to issue such obligations thereunder;

WHEREAS, concurrently with the execution and delivery of this Supplement, the Economic Development Authority of Albemarle County, Virginia (the "Authority"), is issuing its $_____ Residential Care Facility Revenue Bonds (Westminster-Canterbury of the Blue Ridge) Series 2026 (the "Bonds"), under a Bond Trust Indenture dated as of December 1, 2026 (as altered, amended, modified or supplemented, from time to time, the "Bond Indenture"), between the Authority and U.S. Bank Trust Company, National Association, as bond trustee (the "Bond Trustee");

WHEREAS, the Authority will loan the proceeds of the Bonds to the Corporation under the terms of a Loan Agreement dated as of December 1, 2026 (as altered, amended, modified or supplemented, from time to time, the "Loan Agreement"), between the Authority and the Corporation;

WHEREAS, simultaneously with the issuance of the Bonds, the Corporation will issue a Promissory Note Designated the Series 2026 Obligation dated the date of its delivery (the "Series 2026 Obligation") to evidence its obligations under the Loan Agreement to repay the loan of the proceeds of the Bonds;

WHEREAS, the Corporation desires to issue the Series 2026 Obligation as an Obligation under the Master Indenture;

WHEREAS, Section 2.07 of the Master Indenture provides that any Member and the Master Trustee may enter into an indenture supplemental to the Master Indenture to issue an Obligation;

WHEREAS, the Corporation has satisfied the conditions of the Master Indenture to issue the Series 2026 Obligation as an Obligation on parity with the Outstanding Obligations under the Master Indenture; and

WHEREAS, all acts and things necessary to constitute this Supplement a valid indenture and agreement according to its terms have been done and performed, and the Corporation and the Foundation have duly authorized the execution and delivery of this Supplement and the Series 2026 Obligation.

NOW, THEREFORE, the parties hereby agree as follows:

Section 1. **Definitions**. Each capitalized term used but not defined herein has the meaning given to it in the Master Indenture.

Section 2. **Issuance of the Series 2026 Obligation**. (a) There is hereby created and authorized to be issued the Series 2026 Obligation in the aggregate principal amount not to exceed $_____ designated "Promissory Note Designated the Series 2026 Obligation" under the Master Indenture. The Series 2026 Obligation shall be issued as a single note, shall be dated the date of its delivery, and shall have such other terms and provisions as are set forth in the form of the Series 2026 Obligation attached to this Supplement as Exhibit A.

(b) As provided under Section 2.02 of the Master Indenture, the Series 2026 Obligation is a joint and several obligation of each Member.

Section 3. **Payments on the Series 2026 Obligation**. (a) Payments on the Series 2026 Obligation shall be made in lawful money of the United States of America at the designated corporate trust office of the Bond Trustee in Richmond, Virginia, or at such other place as the Bond Trustee may direct in writing. Payments on the Series 2026 Obligation shall be made at the times, in the amounts, and in the manner specified in the Series 2026 Obligation. The Series 2026 Obligation is subject to prepayment as set forth in the Loan Agreement.

Section 4. **Execution and Authentication**. The Series 2026 Obligation shall be manually executed for and on behalf of the Corporation by a duly authorized officer or agent as provided in the Master Indenture. If any officer or agent whose signature appears on the Series 2026 Obligation ceases to be such officer or agent before delivery thereof, such signature shall remain valid and sufficient for all purposes as if such officer or agent had remained in office or position, as applicable, until such delivery. The Series 2026 Obligation shall be manually authenticated by an authorized officer of the Master Trustee, without which authentication the Series 2026 Obligation shall not be entitled to the benefits hereof.

Section 5. **Discharge of Supplement**. Upon payment by the Corporation (or any other Member of the Obligated Group) of a sum in cash or Defeasance Obligations, or both, sufficient, together with any other cash and obligations held by the Holder or any successor Holder and available for such purpose, to cause all of the outstanding principal of and premium, if any, and accrued interest on the Bonds to be deemed to have been paid within the meaning of Section 801 of the Bond Indenture, all other amounts referred to in such Section 801 to be paid and all amounts owing to the Master Trustee to be paid, the Series 2026 Obligation shall be deemed to have been paid and to be no longer Outstanding under the Master Indenture, the Series 2026 Obligation shall no longer be an Obligation under the Master Indenture and this Supplement shall cease to be of further effect.

Section 6. **Ratification of Master Indenture**. As supplemented hereby, the Master Indenture is hereby, in all respects, ratified and confirmed and the Master Indenture as supplemented hereby shall be read, taken and construed as one and the same instrument.

Section 7. **Severability**. If any provision of this Supplement shall be held invalid by any court of competent jurisdiction, such holding shall not invalidate any other provision hereof.

Section 8. **Counterparts**. This Supplement may be executed in several counterparts, each of which shall be an original and all of which together shall constitute one instrument.

Section 9. **Governing Law**. This Supplement shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia, without regard to conflicts of law principles thereof.

Section 10. **U.S.A. Patriot and Freedom Act Requirements of Master Trustee**. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. Accordingly, the Master Trustee will require documentation from each non-individual person such as a business entity, a charity, a trust, or other legal entity verifying its formation as a legal entity. The Master Trustee may also request identifying information to sufficiently verify the identities of individuals claiming authority to represent the entity.

[Signature Page Follows]

IN WITNESS WHEREOF, the parties are signing this Supplement as of the date first above written.

WESTMINSTER-CANTERBURY OF THE BLUE RIDGE

By: _____
Name: Tyler Kendall
Title: President and Chief Executive Officer

WESTMINSTER-CANTERBURY OF THE BLUE RIDGE FOUNDATION

By: _____
Name: Tyler Kendall
Title: President and Chief Executive Officer, Westminster-Canterbury of the Blue Ridge

U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, as Master Trustee

By: _____
Name:
Title: Vice President

EXHIBIT A

FORM OF PROMISSORY NOTE DESIGNATED THE SERIES 2026 OBLIGATION

(See Attached)