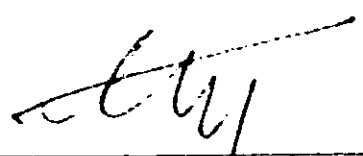


This note is given as part payment of the purchase price for the property described in a Purchase Money Mortgage executed contemporaneously herewith. In the event of default on a prior lien, payments on this note may be made to a holder of the prior mortgage and credit shall be given under this note for all such payments of principal and interest.

In the event any principal balance is due to a prior lienholder at the maturity of this note, the balance of this note shall be reduced by the balance due on said prior lien and said amount shall be paid directly to the prior lienholder by the undersigned.

Anything herein contained to the contrary notwithstanding, it is expressly understood and agreed that in any action or proceeding brought on this note or on the mortgage securing this note, no deficiency judgment shall be sought or obtained against the Maker hereof and that the legal holder or holders of this note shall look solely to the mortgaged premises, which are the subject of the mortgage securing this note and any other security given for the payment of this note in the enforcement of the provisions of this note or said mortgage or any other instrument securing this note. The Maker is not personally liable on this note or on the mortgage securing this note.

  
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STEVEN M. RAYMAN

It is further agreed by the promissor and promisee that any payment made hereunder shall be applied first to accrued interest at the time of such payment with the remainder of such payment to be applied to the outstanding principal balance. It is further agreed that any unpaid, accrued interest shall be added to the outstanding principal balance and shall bear interest at the same rate as is borne by the outstanding principal balance.

It is expressly agreed by the promissor and promisee that all terms, provisions and conditions contained in the underlying note held by Metropolitan Life Insurance Company, except as may be incompatible with the express terms of this note stated above, are incorporated herein by reference as fully as if expressly set forth in this note.