

Company: Owen Brothers, Inc.
6175 Barfield Road, N.E., Suite 100
Atlanta, Georgia 30328
Attention: President

Trustee: The Citizens and Southern
National Bank
99 Annex
33 North Avenue
Atlanta, Georgia 30399
Attention: Corporate Trust Department

Either the Company or the Trustee may, by notice given hereunder, designate a further or different address to which subsequent notices, certificates or other communications shall be sent.

Time is expressly made the essence of this instrument and in the event the Issuer shall fail to pay the principal of, premium (if any) or interest on the Bonds when due (whether upon any installment payment date therefor, at the maturity thereof or upon proceedings for redemption or at maturity by declaration) then the principal of all Bonds then outstanding and the interest accrued thereon shall, at the option of the Trustee (which option must be exercised upon the written request of the holders of not less than 25% in aggregate principal amount of the Bonds outstanding), immediately become due and payable without notice or demand; and no omission on the part of the Trustee or the holders of the Bonds to exercise such option when entitled to do so shall be construed as a waiver of such right. If an Event of Default shall have occurred, the Company, upon demand of the Trustee and to the extent permitted by law, shall forthwith surrender to the Trustee the actual possession of the Project and to the extent permitted by law, the Trustee itself, or by such officers or agents as it may appoint, may enter and take possession of all of the Project without the appointment of a receiver, or an application therefor, and may exclude the Company and its agents and employees wholly therefrom, and may have access to the books, papers and accounts of the Company. If the Company shall for any reason fail to surrender or deliver the Project or any part thereof after such demand by the Trustee, the Trustee may to the extent permitted by law obtain a judgment or decree conferring upon the Trustee the right to immediate possession or requiring the Company to deliver immediate possession of the Project to the Trustee, and the Company

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