

First Amendatory Agreement and the Second Amendatory Agreement are pledged and assigned by the Issuer pursuant to the Indenture.

Section 5. Section 6.02 of the Agreement is amended so as to increase the amount of title insurance required to \$4,500,000.

Section 6. Exhibit A of the Indenture is amended as shown on Exhibit A attached hereto.

Section 7. The Agreement as amended shall remain in full force and be effective from the date thereof.