

RIDER 1

and will comply with the terms of any such notice and any subsequent orders in connection therewith; provided, however, that the Borrower may in good faith, by appropriate proceedings, contest the validity or applicability of any such notice and the Borrower shall not be deemed in default hereunder if it shall have obtained a stay of any requirement of compliance with such notice pending such contest.

RIDER 2

for a period in excess of thirty (30) days from the date of filing thereof, unless such lien shall have been bonded to the satisfaction of the Noteholder within said thirty (30) day period.

RIDER 3

unless the Borrower shall pay said tax within the time period provided by law for payment or shall escrow with the Noteholder an amount sufficient to pay said tax within the time provided by law for payment. The Borrower shall have the right to make any such payment directly or to escrow the amount thereof with the Noteholder, at its option. The Borrower may, within one hundred twenty (120) days of the occurrence of an adverse tax event, prepay without premium or penalty the entire then outstanding principal balance of the Note together with interest thereon accrued to the date of prepayment, provided no such prepayment shall relieve the Borrower of its liability to pay any such tax which shall become due and payable prior to the date fixed for such prepayment.

RIDER 4

Interest on tax escrow funds shall be payable at the rate of 5% per annum, calculated monthly, and, provided no Event of Default shall have occurred hereunder, shall be payable on November 1st of each year during the term of this loan, and at maturity or prepayment. Tax payments shall be made in a timely fashion so as to avoid penalties or late charges so long as 1) Noteholder holds sufficient funds to pay said taxes in full on or before the due date, and 2) Noteholder has received a tax bill from Borrower not later than five (5) business days prior to the due date.

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