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The market value of the properties so determined will be the basis for determining each partner's equity. Equity will be the fair market value less the current:

- A) Remaining loan balances
- B) Partners capital account balance
- C) Partners income account balance

The equity will be equally divided between the partners or their legal representatives.

ARTICLE IX

In the event of bankruptcy, death, or insanity of a partner where the remaining partner elects to continue the business, the partner's equity shall be promptly determined according to Article VIII and payment for the outgoing partner's equity shall be made according to the following schedule:

- 10% within 60 days
- 90% within 1 year

ARTICLE X

Unless dissolved by the bankruptcy, death, or insanity of a partner, the partnership shall continue until dissolved by agreement between the partners. The partners may divide up or sell off properties or other assets of the partnership as may be mutually agreed.

ARTICLE XI

In the event partners are unable to agree on terms for partnership dissolution as provided for in Article X, either partner may offer to buy out the others' interest.

To make an offer to buy, a partner must have the offer amount in escrow. The partner receiving the offer may either accept it or make the same offer to the first partner. The first partner must accept the counter offer provided the second partner can close escrow within 60 days.

ARTICLE XII

- 1. No partner may, without the consent of the other partner:
 - A) Borrow money in the firm name or utilize collateral owned by the partnership as security for a loan.

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