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useful life of each item has been derived in accordance with the administrative guidelines established for the useful lives used for depreciation prior to the ACRS system (i.e., the midpoint lives under the ADR system where applicable and the guideline lives under Rev. Proc. 62-21, 1962-2 C.B. 418, in case of structures);

(g) Such additional certificates (including appropriate no-litigation certificates and certified copies of ordinances, resolutions or other proceedings adopted by the Issuer or the Corporation) instruments or other documents as the Lender may reasonably request to evidence the authority of the Lender to act as Depository under the Indenture or the authority of the Corporation to execute and deliver the Agreement, and the due performance and satisfaction by the Issuer and the Corporation at or prior to such time of all agreements then to be performed and all conditions then to be satisfied by each of them in connection with this Indenture, the Corporate Guaranty, the Payne Guaranty and the Agreement;

(h) Evidence satisfactory to the Lender that the U.S. Small Business Administration has committed to loan \$500,000 to the Corporation and that the lien securing such loan will be subordinated to the lien of the Indenture or evidence of such other financing arrangements as are satisfactory to the Lender; and

(i) A life insurance policy on David L. Payne in form acceptable to the Lender in the amount of \$1,000,000 with the Lender named as beneficiary. Such life insurance policy shall be maintained in an amount equal to the outstanding principal balance of the Note.