also at any time thereafter when the Lender and/or the escrow agent may be requested to make available all or any part of the insurance proceeds for the repairs or rebuilding contemplated by this agreement. If at any such time the aforementioned loan is not in current condition in all respects, the Lender may at its option apply such insurance proceeds to the last maturing installment or installments of the loan, all without prejudice to other rights of the Lender.

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed as of the date and year first above written.

In the Presence of:

BORROWER

HURLEY & HARRISON, INC. (L. S.)

Its Secretary

JEFFERSON STANDARD LIFE;

(Continued on next page)