

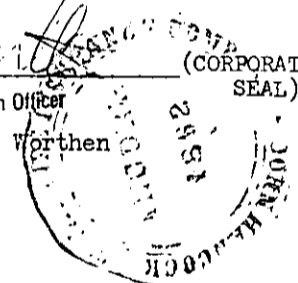
Hancock) and, if to Hancock, at 200 Berkeley Street, Boston 17, Massachusetts,
Attention: City Mortgage Department.

22. Miscellaneous. This Agreement constitutes the entire contract between the parties hereto and shall supersede and take the place of any other instrument purporting to be an agreement of the parties hereto relating to the transactions contemplated hereby. The provisions of this Agreement shall be binding upon and inure to the benefit of and be enforceable by the respective heirs, legal representatives, successors and assigns of the parties hereto, except that the interest of Kassuba under this Agreement may not be assigned without the prior written consent of Hancock. This Agreement may be executed in any number of counterparts, each of which shall be an original but all of which shall constitute but one and the same instrument.

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement under seal as of the day and year first above written.

Walter J. Kassuba (SEAL)
WALTER J. KASSUBA

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY

By: John A. Worthen (CORPORATE SEAL)
Mortgage Loan Officer
John A. Worthen


Attest:

Raymond O. Hollis
Assistant Secretary
Raymond O. Hollis

Signed, sealed and delivered as to
Walter J. Kassuba in the presence of:

Mary E. Noce
Clementine Johnson

Signed, sealed and delivered as to John
Hancock Mutual Life Insurance Company in
the presence of:

Margaret F. Morse
Margaret F. Morse
Walter J. Donovan
Walter J. Donovan

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