

In the event that the total cost of this restoration or repair is less than the sum of money or monies collected from the insurance company or companies, the balance shall be paid by the TRUSTEE to the CORPORATION unless there be a default as herein defined.

ARTICLE VI

FINANCIAL STATEMENTS

The CORPORATION covenants and agrees that so long as the Note or any of the Notes shall be outstanding, it will furnish to the JEFFERSON STANDARD LIFE INSURANCE COMPANY, and also to the TRUSTEE upon request, within ninety (90) days following the close of each fiscal year of the CORPORATION, duplicate copies of a complete annual audit of the CORPORATION, consisting of a balance sheet, operating statement and analysis of surplus, prepared and certified by reputable independent certified public accountants. Such audit shall be accompanied by a certificate signed by the President or a Vice-President of the CORPORATION, stating that all terms and conditions of the Note and this Indenture have been complied with and are in effect, and that no default exists therein or in connection therewith, or stating the nature of such default, if any default exists.

The CORPORATION further covenants and agrees to furnish, within sixty (60) days after the close of each semi-annual fiscal period of the CORPORATION, to the JEFFERSON STANDARD LIFE INSURANCE COMPANY, and also to the TRUSTEE upon request, semi-annual unaudited statements of the CORPORATION, consisting