

10. Bank agrees that the indebtedness represented by the Note and Mortgage may be prepaid in whole or in part at any time without penalty.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement and have affixed their seals the day and year first above written.

Witness:

Helaine W. Lovem  
Barbara C. Alexander

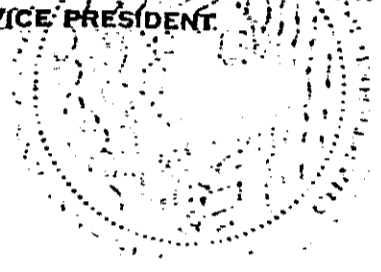
U.S. SHELTER

By: [Signature]

THE SEAMEN'S BANK FOR SAVINGS

Charles J. Battista  
Harold R. Martine

By: [Signature]  
VICE PRESIDENT



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