

by registered mail, return receipt requested, to the following addresses:

John Hancock Mutual Life Insurance Company
200 Berkeley Street
Boston, Massachusetts
Atten.: Legal Department

First Pennsylvania Bank, N.A.
15th and Chestnut Streets
Philadelphia, Pennsylvania 19101
[Attention: William M. Krayner,
Vice President]

or to such other person or at such other address as the parties may from time to time designate by like notice.

11. You may act in good faith in reliance upon the written opinion of legal counsel satisfactory to you with respect to legal matters relating to the Collection Accounts not expressly provided for by the terms and provisions hereof. A copy of any such opinion shall be furnished promptly to the undersigned. Furthermore, in the event of a dispute between any two or more parties concerning the subject matter of this letter agreement, you may, if you deem it necessary for your protection, deposit all funds in your possession which are subject