

11. It is agreed that the present home owner insurance policy shall be modified and/or renewed in the names of the Sellers and the Buyer for the benefit of the parties as their interest may appear and also show Kissell Company as mortgagee payee.

12. It is agreed that in the event improvements located on the aforesaid real property and/or premises are totally destroyed before the final payment is due under this contractual agreement, the Seller shall be entitled only to that amount of proceeds from said insurance policy that would ordinarily be due them under the terms of this contractual agreement. It is also agreed that in the event the improvements located on the aforementioned and/or premises are partially destroyed before the fulfillment of this contractual agreement, neither of the parties shall have any right to cancel this contract and the Sellers shall assign to the Buyer all of their rights to receive any insurance proceeds in respect thereof, together with all of their rights to negotiate a settlement with the insurance carrier(s) for the purpose of repairing said improvements and/or premises, it is understood that the Buyer shall assume risk of any such destruction pursuant to the foregoing.

13. "Buyer" may make improvements at her own expense with the understanding that improvements are then the property of the "Seller" and become a part of the property as a fixture and will only become property of the "Buyer" upon the fulfillment of the term of this contractual instrument.

14. The "Buyer" will at her sole expense, keep and maintain the premises and appurtenances located on said real property in good and sanitary condition and repair during the term of this contractual agreement. In particular, Buyer shall keep the fixtures in the house on or about the said premises in good order and repair.

15. The Sellers or whom they shall designate in writing have the right during the term of this contractual agreement make no more than five (5) inspections of the said real property.

16. The "Buyer" shall not assign, transfer or otherwise dispose of her rights under this contractual agreement without

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