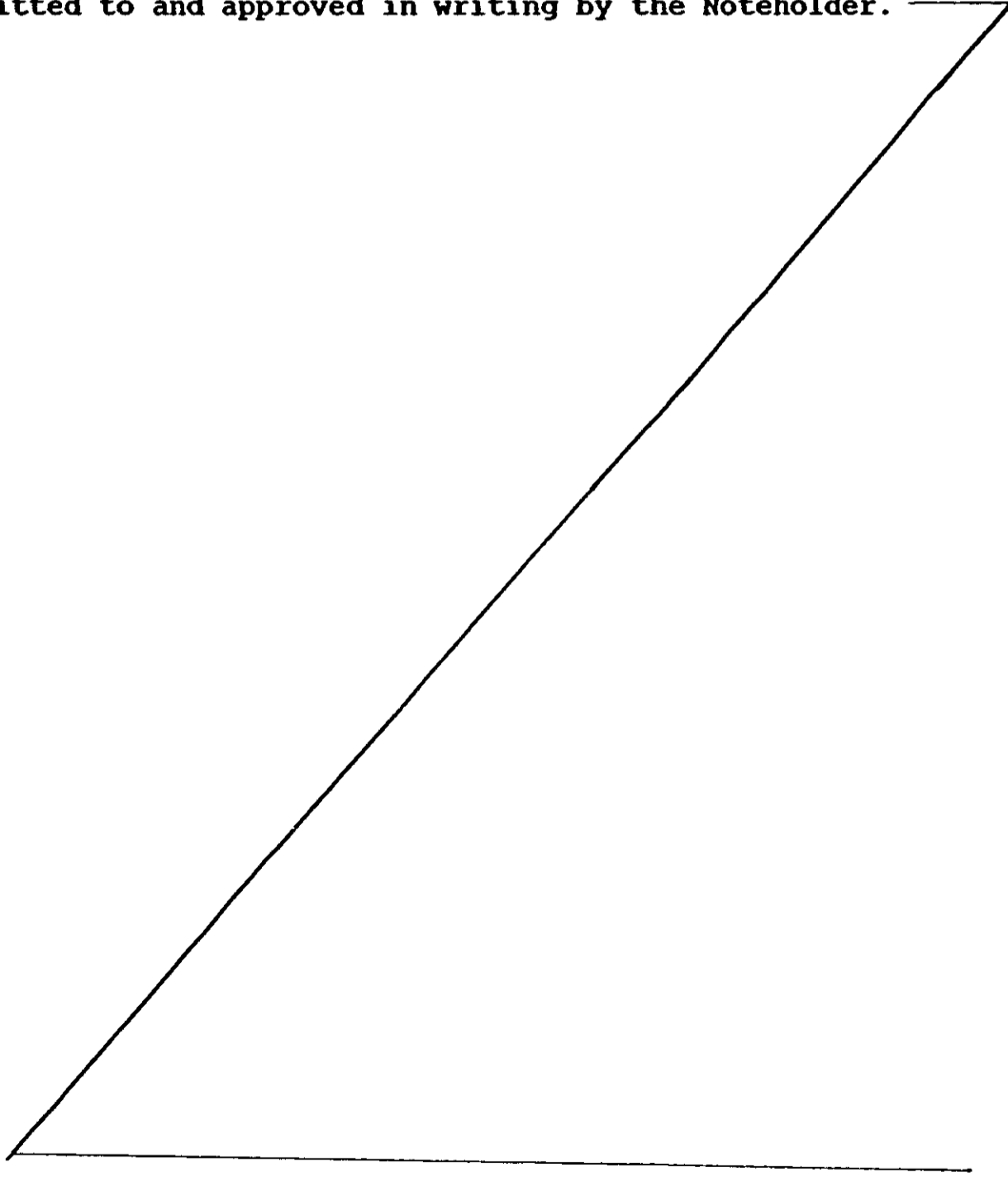


RIDER 5

The obligation of the Borrower in this paragraph is conditioned upon the Noteholder making available to the Borrower the proceeds of insurance or condemnation as the case may be for such purposes under reasonable safeguards for the protection of the Noteholder. Notwithstanding the foregoing, if the proceeds of insurance required to be maintained by the Borrower pursuant to paragraph 1.04.6 hereof are less than ninety percent (90%) of the reasonable costs of such restoration the Borrower may within sixty (60) days of any such loss, damage or destruction, prepay without premium or penalty the entire then outstanding principal balance of the Note together with interest thereon accrued to the date of prepayment.

RIDER 6

1.06(e) No work required to be performed under this paragraph which involves an estimated expenditure of more than 1% of the original principal amount of the Note shall be undertaken until plans and specifications therefor prepared by an architect or engineer reasonably satisfactory to the Noteholder, have been submitted to and approved in writing by the Noteholder.



*[Handwritten signature]*

9488

4328 RV-2