

The Corporation on any payment date, as hereinabove provided, may pay all or any part of the principal hereof then advanced pursuant to the Loan Contract and remaining unpaid, provided that (a) so long as any of the principal hereof advanced pursuant to the Loan Contract shall remain unpaid, the Corporation shall be obligated to make the quarterly payment on account of principal and interest, in the amount hereinabove provided, unless the Corporation and the holder of this Bond shall otherwise agree, and (b) if a prepayment of principal is made pursuant to this paragraph prior to twenty-four (24) full years from the date hereof, it shall be accompanied by a simultaneous additional payment, as a premium. The amount of the premium shall be a base amount equal to ten and one-fourth percent (10.25%) of the prepayment, less one twenty-fourth (1/24) of the base amount for each full year from the date hereof to the date of the prepayment.

This Bond has been executed and delivered pursuant to and is secured by a certain Indenture of Mortgage and Deed of Trust, dated as of May 31, 1974, between the Corporation and The Ohio National Bank of Columbus (now BancOhio National Bank) and P. Joseph Sesler, Trustees, as the same may have been amended or supplemented by any supplemental indenture or supplemental indentures (said indenture and any such supplemental indenture or supplemental indentures being hereinafter collectively called the "Indenture"), and is one of several bonds (hereinafter called the "Bonds") and several notes (hereinafter called the "Notes") permitted to be secured by the Indenture. The Indenture provides that all Bonds and Notes shall be equally and ratably secured thereby and reference is hereby made to the Indenture for a description of the property mortgaged and pledged, the nature and extent of the security and the rights of the holders of Bonds and Notes secured thereby with respect thereto.