

EXHIBIT B

The Grantor covenants and agrees that it will:

1. pay the indebtedness as hereinbefore provided;
2. pay when due, all taxes, assessments, levies and charges upon or against the property herein described, of every character which are now due or which may hereafter become liens on said premises, including all taxes assessed in the state wherein said property lies against the Trustee (if any) or the Lender on this instrument or the sum hereby secured or evidenced by the Notes except such items which are being appropriately contested in good faith and against which, if requested by the Lender, the Grantor will establish adequate reserves, and will immediately deliver to the Lender official receipts therefor;
3. keep the buildings now or hereafter on said premises insured against loss and damage by fire, tornado and windstorm, and against such other hazards as the Lender may require, including business interruption and flood, in amounts satisfactory to the Lender not exceeding in the aggregate one hundred percent (100%) of their full insurable value so that the Grantor will not be deemed a co-insurer, for the benefit of the Lender, loss, if any, to be made payable in the policy or policies of insurance to the Lender as its interest may appear, the loss payable clauses to be in such form as the Lender may require. All insurance shall be in companies approved by the Lender and the policies and renewals thereof shall, when issued, be immediately delivered to the Lender to be held by it; the Grantor will pay all premiums for such insurance when due and immediately deliver to the Lender official receipts therefor, and if the Grantor fails or refuses to keep such premises so insured, the Lender may obtain such insurance without prejudice to its right to foreclose hereunder by reason of such default. In the event of loss, the Grantor will give immediate notice by mail to the Lender who may make proof of loss if not made promptly by the Grantor, and each insurance

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