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<f81>
<f82>, <f83>

AGREEMENT TO PROVIDE INSURANCE

Borrower: <f5> <f6> <f7>
<f10> <f11> <f12>

Lender: <f80>
<f81>
<f82>, <f83>

INSURANCE REQUIREMENTS. We, <f5> <f6> <f7> <f8> <f10> <f11> <f12>("Grantor"), understand that insurance coverage is required in connection with the extending of a loan or the providing of other financial accommodations to us by Lender. These requirements are set forth in the security documents. The following minimum insurance coverages must be provided on the following described collateral (the "Collateral"):

Collateral: Real Estate at <f18>, <f19>.

Type. Fire and extended coverage

Amount. Full insurable value; however in no event greater than the value of the replacement cost of the improvements.

Basis. Replacement value.

Endorsements. Standard mortgagee's clause with stipulation that coverage will not be canceled or diminished without a minimum of ten (10) days' prior written notice to Lender, and without disclaimer of the insurer's liability for failure to give such notice.

Deductibles. \$1,000.00

Collateral: All inventory, including SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Type. All risks, including fire, theft and liability.

Amount. Full insurable value.

Basis. Replacement value.

Endorsements. Loss payable clause to Lender with stipulation that coverage will not be canceled or diminished without a minimum of ten (10) days' prior written notice to Lender.

Deductibles. \$1,000.00

INSURANCE COMPANY. We may obtain insurance from any insurance company we may choose that is reasonably acceptable to Lender.

We understand that credit may not be denied solely because insurance was not purchased through Lender.

FLOOD INSURANCE. Flood insurance for property given as security for this loan is described as follows: <f18>, <f19>

Should Federal Flood Insurance covering the Collateral ever become available, we agree to obtain and maintain Federal Flood Insurance, to the extent such insurance is required, for the term of the loan and for the full unpaid principal balance of the loan, or the maximum limit of coverage that is available, whichever is less.

FAILURE TO PROVIDE INSURANCE. We agree to deliver to Lender, fifteen (15) days from the date of this Agreement, evidence of the required insurance as provided above, with an effective date of <f29>, or earlier. We acknowledge and agree that if we fail to provide any required insurance or fail to continue such insurance in force, Lender may do so at our expense as provided in the applicable security document. The cost of any such insurance, at the option of Lender, shall be payable on demand or shall be added to the indebtedness as provided in the security document.

WE ACKNOWLEDGE THAT IF LENDER SO PURCHASES ANY SUCH INSURANCE, THE INSURANCE WILL PROVIDE LIMITED PROTECTION AGAINST PHYSICAL DAMAGE TO THE COLLATERAL, UP TO THE BALANCE OF THE LOAN; HOWEVER, OUR EQUITY IN THE COLLATERAL MAY NOT BE INSURED. IN ADDITION, THE INSURANCE MAY NOT PROVIDE ANY PUBLIC LIABILITY OR PROPERTY DAMAGE INDEMNIFICATION AND MAY NOT MEET THE REQUIREMENTS OF ANY FINANCIAL RESPONSIBILITY LAWS.

AUTHORIZATION. For purposes of insurance coverage on the Collateral, we authorize Lender to provide to any person (including any insurance agent or company) all information Lender deems appropriate, whether regarding the Collateral, the loan or other financial accommodations, or both.

WE ACKNOWLEDGE HAVING READ ALL THE PROVISIONS OF THIS AGREEMENT TO PROVIDE INSURANCE AND AGREE TO ITS TERMS. THIS AGREEMENT IS DATED

GRANTOR:

<f5> <f6> <f7>/Date

<f10> <f11> <f12>/Date

FOR LENDER USE ONLY [] INSURANCE VERIFICATION
DATE _____ PHONE _____
AGENT'S NAME _____
INSURANCE COMPANY _____
POLICY NUMBER _____
EFFECTIVE DATES _____
COMMENTS _____