or of credit available to him than the financial institution heretofore designated by Principals and such other financial institution shall not require any additional collateral from Principals with which to secure said loan and/or line of credit, the financial institution designated by Principals shall either modify the terms of its loan agreement with Knox so as to make its loans to Knox at the lower interest rate available to Knox or, if it shall be unwilling to so modify the terms of its loan agreement with Knox, the parties shall abide by any decision whereby Knox elects to transfer the Custodian's and/or lending institution's duties hereunder to the newly obtained financial source, which shall act in accordance with the provisions herein contained. In the event that a substitute Custodian or lending institution is obtained and appointed pursuant to the terms hereof, the Custodian shall do all acts necessary to enable the substitute custodian or lender to assume and carry out its duties hereunder.

- 4. The Custodian shall do and continue to do all things necessary to fully secure the aforementioned line of credit and to enable Knox to draw upon it in an efficacious manner. For its services, Custodian shall be entitled to a fee in accordance with its regularly published fee schedule in effect at the time such service is rendered. Principals shall pay all fees which may be charged by the Custodian.
- 5. It is understood that any and all withdrawls by Knox against his aforementioned credit line shall be in amounts of no less than Five Thousand and no/100 (\$5,000.00) Dollars, except where the amount remaining for loan with respect to such credit line shall be less than Five Thousand and no/100 (\$5,000.00) Dollars. The interest upon all such withdrawls shall be paid six (6) months in advance by Knox to the lending institution.
- 6. If at any time Principals shall default upon their performance of this Agreement or of the Lease Agreement attached hereto and incorporated herein, by refusing, neglecting or being unable to perform any of their obligations thereunder, Knox shall notify the Custodian of such default and the Custodian shall immediately notify the Principals of said default; if said default on the part of Principals is not cured within thirty(30) days of the time Custodian shall have given the Principals notice thereof, then Custodian shall immediately and without further notice take all bonds, securities and collateral deposited by Principals pursuant to the terms hereof, and apply, pay over, credit and transfer them, or a portion thereof, according to the following terms and priorities,

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