

ARTICLE XIV.

USE OF PREMISES

Unless and until a default shall have occurred as hereinabove provided, the Issuer, its successors and assigns, shall be permitted to possess, maintain and enjoy the Premises and to receive and take and use all income, rent and profits thereof. Issuer shall, however, keep all improvements on the property in good order and repair and shall not do or permit waste thereon.

ARTICLE XV.

UNLAWFUL PROVISIONS

Nothing herein contained and no transaction related hereto shall be construed or so operate as to require the Issuer to pay interest at a rate greater than it is now lawful in such case to contract for or to act contrary to laws; and if any clauses or provisions herein contained operate or would prospectively operate to invalidate this Indenture, then such clauses and provisions only shall be held for naught, as through not herein contained, and the remainder of this Indenture shall remain operative and in full force and effect.

ARTICLE XVI.

PREPAYMENT PRIVILEGES

Section 1. That the Issuer hereby reserves the right and privilege of redeeming any of the several bonds issued hereunder prior to the stated maturity date thereof by paying to the owner or owners of such bond or bonds the principal amount thereof plus accrued interest. Such redemption, however, may occur only on a semi-annual interest payment date for the simple interest coupon bonds and only on a semi-annual interest computation date for the compound interest bonds of this bond issue. The amount due on the compound interest bonds shall be determined by a table of factors printed on the bottom of each bond, the copy of which is attached to this Indenture and is made a part hereof for all purposes. The Trustee and the owner or owners of such bond or bonds, if such owner or owners are known, shall be given written notice of such redemption mailed to the owner's or owners' address as it appears on the bond records of the Issuer and Trustee not less than fifteen(15) days prior to such redemption. Notice of such redemption shall also be given by the Issuer by publication thereof once each week for two consecutive weeks prior to the date of the redemption in a newspaper of general circulation in the area in which the Issuer is located. Such notice by publication shall be deemed sufficient notice to all bondholders not receiving written notice from the Issuer. Redemption of such bond or bonds shall be made only through the Trustee. Any bond or bonds called for redemption in accordance herewith shall not yield interest from and after the date fixed for redemption.

Section 2: Deposit with Trustee. The Issuer will pay to Trustee before the date fixed by the Issuer for such prepayment as provided in the following paragraph, a sum sufficient to pay the bonds being called for payment and all matured interest coupons and penalties, if any, and the Trustee is expressly authorized to pay the bonds thus called for payment by making payment thereof including matured interest and penalties out of the funds deposited with it for that purpose. Any bond so paid by the Trustee shall have annexed thereto all unpaid interest coupons.