

percent (12%) per annum. Commencing on the first day of the first calendar month after the Original Maturity Date, and continuing on the same day of each succeeding month thereafter until the date (the "Extended Maturity Date") that is five (5) years after the Original Maturity Date, equal monthly installments of Twenty-five Thousand Six Hundred Eighty-four Dollars (\$25,684.00) (the "Constant Amount") each shall be due and payable hereunder. If the Note Rate is equal to or greater than thirteen and one-half percent (13.5%) per annum, the Constant Amount shall be applied to interest only and any interest due in excess of the Constant Amount shall be accrued and bear interest at the Note Rate, compounded monthly. If the Note Rate is less than thirteen and one-half percent (13.5%), the Constant Amount shall be applied first to payment of interest, including any accrued but unpaid interest, and then to principal.

In the event that any payment of principal, Deferred Amount, interest and/or other sum due hereon is not actually received by Dominion or any subsequent holder hereof within ten (10) days of the date such payment is due, Borrower agrees to pay a late charge equal to five percent (5%) of the total amount of the delinquent installment. Except as otherwise provided herein, all payments received hereon shall be applied first to escrow items, if any, second to the payment of late charges, if any, third to the payment of accrued interest, fourth to the payment of Deferred Amounts, and the balance, if any, to the reduction of principal. Interest hereon shall be calculated on the basis of a 360-day year and 30-day months.

This Note may be prepaid, in whole or in part, at any time without penalty. Any partial prepayment of principal shall not relieve Borrower from the obligation to pay the aforesaid installments of accrued interest and/or deferred amount as and

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