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- e. Will maintain its books and records in accordance with generally accepted accounting practices and principles and will, as soon as practicable after the end of each fiscal year, submit to the Home Building and Loan Association of Easley, South Carolina a certified copy of its balance sheet and income statement as prepared by independent Certified Public Accountants.

- f. Will permit the Home Building and Loan Association of Easley, South Carolina, or its authorized representative, to inspect at reasonable times and in the course of business hours, all property covered by this agreement.

- g. Will not, as long as any portion of this loan remains outstanding, pay any dividend in cash or retire any of those stockholder notes now due on July 1, 1978, except out of 75% of the net increase in surplus subsequent to June 30, 1962. As here used, the term "net increase in surplus" shall mean the net increase in earned surplus as shown in the financial statements prepared by independent Certified Public Accountants.