

During the 12 months' period
beginning April 1 in each
of the following years

Premium (percentage of unpaid principal amount)

	If prepaid on account of 10 year notes	If prepaid on account of 15 year notes	If prepaid on account of 20 year notes
1963	6.345%	6.819%	6.819%
1964	5.773	6.422	6.427
1965	5.145	5.976	5.992
1966	4.517	5.528	5.554
1967	3.886	5.078	5.115
1968	3.256	4.628	4.676
1969	2.625	4.176	4.234
1970	1.993	3.721	3.785
1971	1.359	3.267	3.346
1972	0.726	2.797	2.900
1973	0.095	2.354	2.452
1974		1.895	2.005
1975		1.433	1.553
1976		0.973	1.305
1977		0.512	0.652
1978		0.048	0.198
1979			0.084

From and including April 1, 1980 to
and including October 1, 1983

0.000%

It is hereby agreed and stipulated that this note may be assigned or pledged by the Payee and may be assigned and reassigned from time to time by the holder hereof without obtaining the consent of the undersigned and that the term "holder" as used herein shall include a pledge or pledges hereof.

It is hereby agreed and stipulated that payment of this note is secured by a Mortgage bearing even date herewith, and other security.

In Witness Whereof, the undersigned has hereunto set his hand and seal the day and year first above written.

M & M OIL CO., INC.

By: R. L. McBride (SEAL)
R. L. McBride, President

Signed, sealed and delivered
in the presence of:

Attest: s/ W. R. Mutz (SEAL)

s/ Tom Boyd

Tom Boyd

W. R. Mutz, Secretary (SEAL)

(SEAL)