

During the 12 months' period beginning July 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	Uneven pay- ment 20 year notes
1964	5.713%	6.183%	6.183%	6.183%
1965	5.257	5.878	5.878	5.878
1966	4.718	5.497	5.504	5.511
1967	4.153	5.089	5.107	5.122
1968	3.586	4.681	4.706	4.732
1969	3.018	4.270	4.306	4.341
1970	2.450	3.859	3.903	3.947
1971	1.880	3.448	3.502	3.554
1972	1.309	3.034	3.097	3.158
1973	0.736	2.620	2.691	2.763
1974	0.171	2.204	2.286	2.364
1975	0.032	1.787	1.878	1.966
1976		1.368	1.469	1.565
1977		0.949	1.058	1.164
1978		0.528	0.648	0.763
1979		0.106	0.234	0.360
1980			0.120	0.255
1981			0.007	0.149
1982			0.000	0.041
From and including July 1, 1983 to and including July 1, 1985				0.000%

Provided, however, that if there is any agreement or agreements between the Payee hereof and others, under which others are or may become obligated to purchase this note, makers may prepay this note, in whole but not in part, upon at least 45 days' written notice to the holder hereof, at any time said others would be permitted to purchase same in accordance with such obligation, by payment of the amount required to be paid under such obligation for the purchase hereof, provided there shall have been delivered to the Payee or other holder hereof a letter from those having such obligation setting forth the circumstances giving rise to such obligation to purchase.

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 pledgee or pledgees 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.

Signed, sealed and delivered  
in the presence of:

James S. Crofts

James S. Crofts

Form 4-Cora

M & M Oil Co., Inc.

R. L. McBaide

R. L. McBaide

W. R. Hutz

W. R. Hutz

(SEAL)

(SEAL)

(SEAL)

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