

a judgment or issuance of a warrant of attachment or an injunction before or after the date of this note against any of them or against any property of any of them; commencement of any proceedings supplementary to execution relating to any judgment against any of them, then all obligations to WCC, including this note, although otherwise unmatured or contingent, shall, at the option of WCC, forthwith become absolute and due and payable without any notice or demand whatsoever.

In the event that WCC institutes legal proceedings to enforce this note, the maker agrees to pay to WCC in addition to any indebtedness due and unpaid, all costs and expenses of such proceeding, including reasonable attorney fees if permitted by applicable law.

If this note is not paid when due or declared due, WCC may foreclose the lien of any instrument given as security for this note without judicial proceedings by selling the property subject to such lien at public or private sale at such price or price and upon such terms and conditions as WCC in its sole and absolute discretion may determine without demand, advertisement or notice of any kind, all of which are hereby waived, and may apply the proceeds remaining after deducting all costs of sale in payment or reduction of the amount due hereon, and the maker and each endorser and guarantor hereof shall remain liable for any deficiency, except as may be otherwise required by applicable law.

WCC is authorized by the maker and by all endorsers and guarantors, without notice to any of them, to date this note as of the day when the first disbursement by WCC of funds is made and to fill in any blank spaces herein to conform to the terms upon which the indebtedness evidenced hereby is made.

WCC shall not by any act of omission or commission be deemed to waive any of its rights or remedies hereunder unless such waiver be in writing and signed by an authorized officer of WCC and then only to the extent specifically set forth therein; a waiver on one occasion shall not be construed as continuing or a bar to or waiver of such right or remedy on any other occasion. All remedies conferred upon WCC by this note or any other instrument or agreement connected herewith or related hereto shall be cumulative and none is exclusive, and such remedies may be exercised concurrently or consecutively at WCC's option.

Every person at any time liable for the payment of the indebtedness hereby, waives presentment for payment, demand, notice of non-payment of this note, protest and notice of protest, trial by jury in any litigation arising out of, relating to, or connected with this note or any instrument given as security.