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EXHIBIT A

(1) During the first year, the entire outstanding indebtedness may be prepaid provided that a service fee equivalent to 2% of the original amount to be financed is paid to W.C.C. Unearned finance charges will be refunded in accordance with the Rule of Seventy-Eight.

(2) Any time after the first complete year, the entire outstanding indebtedness may be prepaid provided that a service fee equivalent to 1% of the original amount to be financed is paid to W.C.C. Unearned finance charges will be refunded in accordance with the Rule of Seventy-Eight.

EXHIBIT B

The East 152.25 Feet of Lot 1 in HILLCREST ADDITION NUMBER FOUR in the City of Lawrence, Douglas County, Kansas, according to the recorded plat thereof, except part thereof in 9th Street.

Recorded April 8, 1966 at 11:35 A.M.

Jamie Beem Register of Deeds