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Trustee hereunder and the value of the Oil held by The Commerce Trust Company under the agreement above mentioned shall be of value less than twenty-five per cent in excess of the then outstanding drafts or acceptances, then and in such event, the Oil Corporation will, upon demand of the Trustee or of The Bank forthwith, either (1) procure to be run into said tanks or any of them, or placed in said storage warehouses, such additional quantity of Oil as security for the payment of said indebtedness, or (2) make such payment or deposit of money with The Bank, that the value of the Oil pledged by this agreement and said agreement with The Commerce Trust Company, and such deposit of money (tanked at 125% of face value) shall be and always remain at least twenty-five per cent in excess of the indebtedness secured hereby then outstanding. In the event of the failure of the Oil Corporation so to do, the obligations of the Oil Corporation under said acceptance agreement to place The Bank in funds equal to the face amount of the outstanding drafts shall thereupon become immediately due and payable, and the Trustee shall, at the request of The Bank, or any holder of said acceptances, *evidencing such indebtedness*, sell the Oil in the manner hereinafter provided.

It is further stipulated and agreed that in case the Trustee at any time shall hold in said tanks and said storage warehouses, exclusive of Oil contained in said pipe lines, a quantity of Oil, computed at prices satisfactory to The Bank, in excess of that required by the provision hereof, then and in that case the Trustee, upon the request of the Oil Corporation and upon the approval of the Bank thereof, shall release and deliver to the Oil Corporation such part or parts of such excess as the Bank shall so approve. It is hereby stipulated that in the event of a decrease or fluctuation in price of the Oil held hereunder, the Trustee shall never at any time be liable for its failure to hold Oil of a maximum value greater than it might be able to hold by the use of the facilities delivered and furnished to it as aforesaid.

It is further stipulated and agreed that until the payment in full of all indebtedness secured or to be secured hereby, the Oil Corporation will cause the Oil at any and all times contained in said tanks and located or stored in said storage warehouses or upon said premises to be fully insured in responsible companies satisfactory to The Bank, to the amount hereinafter fixed against loss from fire and tornado, and such other risks as The Bank may require. The policies evidencing such insurance shall be carried in the name of the Trustee for the use and benefit of The Bank or the holder or owner of said acceptances of the Oil Corporation (or said policies may be issued in the name of the Oil Corporation with clauses in the usual and customary form attached thereto, making all loss thereon payable to the Trustee for The Bank or the holder or holders, owner or owners of said acceptance or acceptances as his or their interest may appear); and the aggregate amount of such insurance shall at any and all times be equal to the total value of the Oil at any time held by the Trustee. In case the Oil Corporation shall fail to procure the insurance as herein provided, then the Trustee may take out such insurance and pay for the same. It is expressly understood, however, that as a matter of convenience to the Oil Corporation the said policy or policies of insurance may from time to time, in the amounts required as aforesaid, so long as The Bank consents thereto, be delivered to The Bank instead of to the Trustee on demand any money or sums so paid by it for insurance, and for taxes as hereinbefore provided, together with lawful interest thereon, and such payments if not so repaid, shall be treated as a part of the trusteeship, and the Trustee is hereby authorized to reimburse itself for such payments and for all other payments made by it on account of said trusteeship, out of the proceeds of any sale of the Oil hereby pledged or