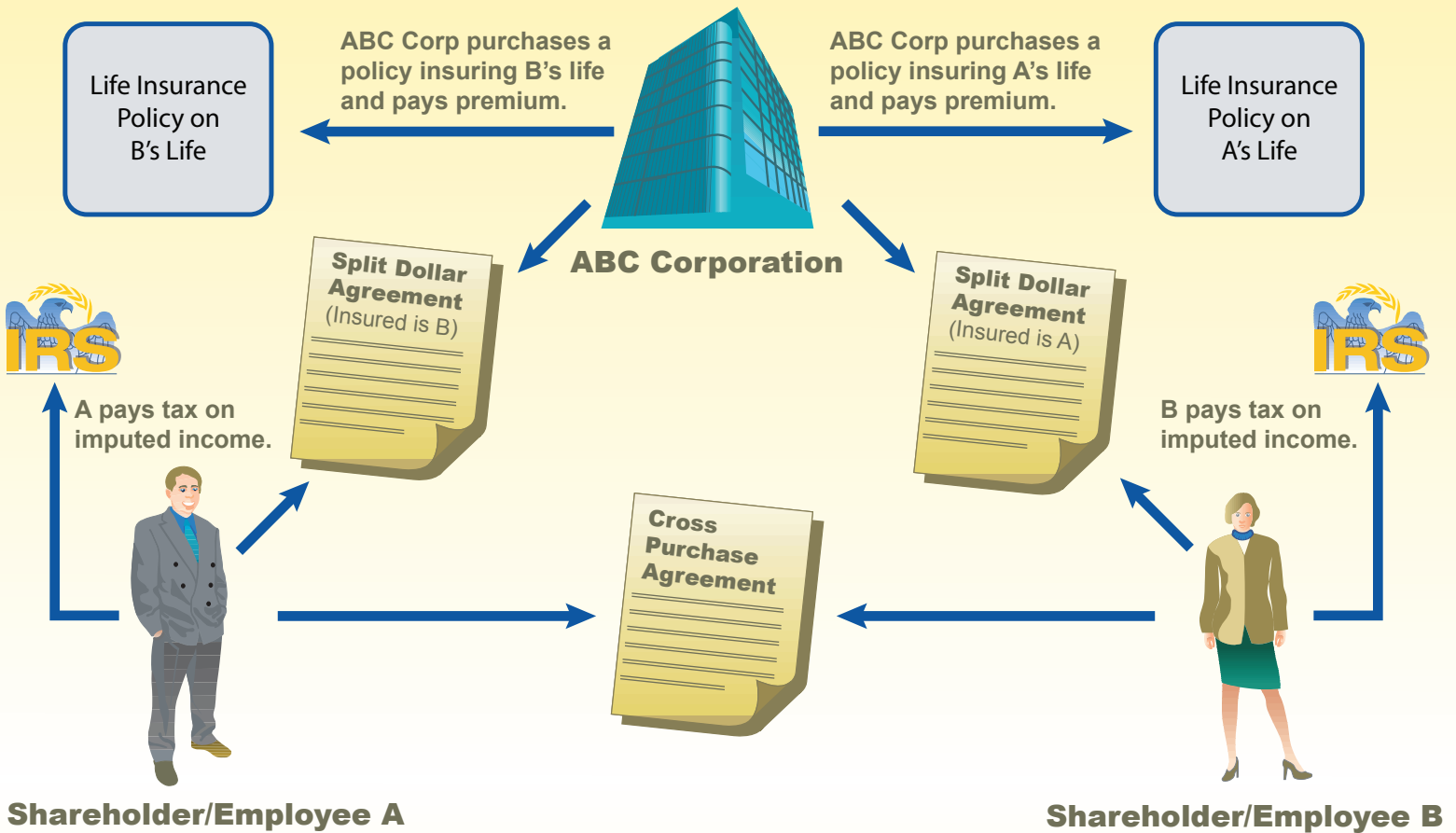


Split Dollar Funding of Cross Purchase Agreement

While both Shareholder/Employee A and Shareholder/Employee B are alive:



.....
When Shareholder/Employee A dies:

