

# AGREEMENT TO PROVIDE INSURANCE

Exhibit 6  
Page 1 of 2

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$1,400,000.00	05-10-2013	08-10-2014	7017889	1E1 / 13	LAA0105	KPB	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

**Grantor:** Lake Region Water & Sewer Co.  
10777 Barkley Street Suite 210  
Overland Park, KS 66211

**Lender:** Alterra Bank  
Overland Park  
11120 W. 135th Street  
Overland Park, KS 66221-9731  
(913) 681-2223

**INSURANCE REQUIREMENTS.** Grantor, Lake Region Water & Sewer Co. ("Grantor"), understands that insurance coverage is required in connection with the extending of a loan or the providing of other financial accommodations to Grantor by Lender. These requirements are set forth in the security documents for the loan. The following minimum insurance coverages must be provided on the following described collateral (the "Collateral"):

**Collateral:** Lake Ozark, MO 65049.  
**Type:** Fire and extended coverage.  
**Amount:** Loan Amount.  
**Basis:** Replacement value.  
**Endorsements:** Standard mortgagee's clause with stipulation that coverage will not be cancelled or diminished without a minimum of 15 days prior written notice to Lender, and without disclaimer of the insurer's liability for failure to give such notice.  
**Latest Delivery Date:** By the loan closing date.

**Collateral:** All Inventory and Equipment.  
**Type:** All risks, including fire, theft and liability.  
**Amount:** Loan Amount.  
**Basis:** Replacement value.  
**Endorsements:** Lender loss payable clause with stipulation that coverage will not be cancelled or diminished without a minimum of 15 days prior written notice to Lender.  
**Deductibles:** \$1,000.00.  
**Latest Delivery Date:** By the loan closing date.

**INSURANCE COMPANY.** Grantor may obtain insurance from any insurance company Grantor may choose that is reasonably acceptable to Lender. Grantor understands that credit may not be denied solely because insurance was not purchased through Lender. Grantor has the option of providing any insurance required under this Agreement through an existing policy or a policy independently obtained and paid for by Grantor, subject to Lender's right, for reasonable cause before credit is extended, to decline any insurance provided by Grantor.

**FLOOD INSURANCE.** Flood Insurance for the Collateral securing this loan is described as follows:

**Real Estate at Lake Ozark, MO 65049.**  
Should the Collateral at any time be deemed to be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area. Grantor agrees to obtain and maintain Federal Flood Insurance, if available, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan. Flood insurance may be purchased under the National Flood Insurance Program or from private insurers.

**INSURANCE MAILING ADDRESS.** All documents and other materials relating to insurance for this loan should be mailed, delivered or directed to the following address:

Alterra Bank  
11120 W. 135th Street  
Overland Park, KS 66221-9731

**FAILURE TO PROVIDE INSURANCE.** Grantor agrees to deliver to Lender, on the latest delivery date stated above, proof of the required insurance as provided above, with an effective date of May 10, 2013, or earlier. **UNLESS GRANTOR PROVIDES EVIDENCE OF THE INSURANCE COVERAGE REQUIRED BY GRANTOR'S AGREEMENT WITH LENDER, LENDER MAY PURCHASE INSURANCE AT GRANTOR'S EXPENSE TO PROTECT LENDER'S INTERESTS IN THE COLLATERAL. THIS INSURANCE MAY, BUT NEED NOT, PROTECT GRANTOR'S INTERESTS. THE COVERAGE THAT LENDER PURCHASES MAY NOT PAY ANY CLAIM THAT GRANTOR MAKES, OR ANY CLAIM THAT IS MADE AGAINST GRANTOR IN CONNECTION WITH THE COLLATERAL. GRANTOR MAY LATER CANCEL ANY INSURANCE PURCHASED BY LENDER, BUT ONLY AFTER PROVIDING EVIDENCE THAT GRANTOR HAS OBTAINED INSURANCE AS REQUIRED BY THEIR AGREEMENT. IF LENDER PURCHASES INSURANCE FOR THE COLLATERAL, GRANTOR WILL BE RESPONSIBLE FOR THE COSTS OF THAT INSURANCE, INCLUDING THE INSURANCE PREMIUM, INTEREST AND ANY OTHER CHARGES LENDER MAY IMPOSE IN CONNECTION WITH THE PLACEMENT OF THE INSURANCE, UNTIL THE EFFECTIVE DATE OF THE CANCELLATION OR EXPIRATION OF THE INSURANCE. THE COSTS OF THE INSURANCE MAY BE ADDED TO GRANTOR'S TOTAL OUTSTANDING BALANCE OR OBLIGATION. THE COSTS OF THE INSURANCE MAY BE MORE THAN THE COST OF INSURANCE GRANTOR MAY BE ABLE TO OBTAIN ON GRANTOR'S OWN.**

**IN ADDITION, THE INSURANCE MAY NOT PROVIDE ANY PUBLIC LIABILITY OR PROPERTY DAMAGE INDEMNIFICATION AND MAY NOT MEET THE REQUIREMENTS OF ANY FINANCIAL RESPONSIBILITY LAWS.**

**AUTHORIZATION.** For purposes of insurance coverage on the Collateral, Grantor authorizes Lender to provide to any person (including any insurance agent or company) all information Lender deems appropriate, whether regarding the Collateral, the loan or other financial accommodations, or both.

**AGREEMENT TO PROVIDE INSURANCE  
(Continued)**

Loan No: 7017889

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS AGREEMENT TO PROVIDE INSURANCE AND AGREES TO ITS TERMS. THIS AGREEMENT IS DATED MAY 10, 2013.

GRANTOR:

LAKE REGION WATER & SEWER CO.

By: Vernon Stump  
Vernon Stump, President of Lake Region Water &  
Sewer Co.

FOR LENDER USE ONLY INSURANCE VERIFICATION		
DATE:		PHONE
AGENT'S NAME:		
AGENCY:		
ADDRESS:		
INSURANCE COMPANY:		
POLICY NUMBER:		
EFFECTIVE DATES:		
COMMENTS:		

  

FOR LENDER USE ONLY INSURANCE VERIFICATION		
DATE:		PHONE
AGENT'S NAME:		
AGENCY:		
ADDRESS:		
INSURANCE COMPANY:		
POLICY NUMBER:		
EFFECTIVE DATES:		
COMMENTS:		