

shall deposit with Norge on the first day of each and every month of the term hereof, or any renewal hereof, an amount of \$50⁰⁰ per month (hereinafter referred to as "decorating fund"), the Operator to have the right to spend such decorating fund on or about each anniversary (after prior approval by Norge of the proposed decorating) for the purpose of redecorating said Store. All or such part of the accumulated decorating fund shall be paid to Operator after inspection of the premises by Norge, or its representative and the submission by Operator to Norge of paid invoices evidencing that the redecorating of the premises has been performed. In no event shall Operator be entitled to a cash refund from said decorating fund (except upon evidence that Operator has performed all or a portion of such decorating for his account). If Operator does not use all of said decorating fund in the year in which it is accumulated, the balance, if any, may be used, together with the monthly decorating payments for the next succeeding year, for such decorating as may be performed in such next succeeding year or years or at the request of Operator and the approval of Norge be used in any way to improve the Store. In the event of a default under the terms hereof and as provided in Section 11 below, the balance of the decorating fund, if any, may be applied by Norge against any indebtedness of Operator due and payable hereunder. Upon the expiration of the term hereof or any renewal period, any balance in the decorating fund may be used by Norge to prepare the Store for a new operator.

6. Insurance: Operator agrees that he will at all times during the period in which this Operating Agreement shall be in effect, and at his own cost and expense, keep the personal property and fixtures constituting part of the store insured at not less than five times the yearly equipment fees against loss by fire and lightning and the Extended Coverages of wind or hail, explosion, riot, riot attending a strike, civil commotion, aircraft, vehicles and smoke, and against such other risks as are customarily insured against by companies owning property of a similar character and engaged in a business similar to that engaged in by Operator. All such insurance shall cover both the interest of Norge and Operator in the personal property and fixtures or, as the case may be, shall protect Norge and Operator in respect of risk arising out of the condition, maintenance, use or operation of such personal property and fixtures, and shall provide that losses, if any, in respect of said personal property and fixtures shall be payable to Norge (and in the event that Norge has notified Operator that it has assigned this Operating Agreement and/or the monthly equipment fees and rental of premises monthly fee payable hereunder, then under a loss payable clause satisfactory to Norge and Norge's assignee). Operator shall furnish Norge with certificates or other satisfactory evidence of the maintenance

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