

attention of the LESSEES herein and with which the said LESSEES are familiar.

During the term of this lease, the LESSOR is to pay taxes on the land covered thereby and the LESSEES are to pay taxes on any buildings and improvements placed thereon.

LESSEES will require financing in connection with the construction of the improvements on this property. LESSOR shall permit LESSEES to execute a mortgage or deed of trust on any or all of said property or the furnishings therein in an amount not in excess of \$ 1,000,000.00 . Such mortgage shall be payable in approximate equal monthly installments over a period not in excess of 20 years.

Upon LESSEES' request, LESSOR shall join with LESSEES in executing and delivering such mortgage for the purpose of subjecting to the lien thereof her fee simple title to said premises, but shall incur no personal liability in connection with said loan.

Upon request from LESSEES, LESSOR shall execute and at no expense to LESSOR, any documents which may be necessary to refinance the principal balance remaining due on the mortgage, the new mortgage or other encumbrance shall (i) not extend the time of payment beyond 20 years from the date of the original mortgage; (ii) provide for payment in approximate equal monthly installments over the term thereof; (iii) have an interest rate no greater than that of the original mortgage. LESSEES shall bear the costs of refinancing.

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