

and understood that upon request of either Lessor or Lessee the amount of rent shall be re-negotiated prior to beginning an additional three-year term.

The premises shall be used by Lessee for a professional office as insurance agent and other related endeavors only, and no other. Should Lessee desire to change or alter the type of business establishment, proper notice and prior written consent of the Lessor is required.

Lessee may not sublease or assign the premises or any portion thereof without the prior knowledge and written consent of the Lessor.

Lessee shall pay all water, gas, electricity, and other public utility charges and assessments as necessarily arise in conducting his business. Likewise, Lessee shall be responsible for all personal and business property taxes as necessarily arise in conducting said business.

Lessor shall be responsible and liable for all necessary and customary repairs and maintenance of the premises, including glass, roof, heating and air conditioning, and plumbing. In addition, Lessor shall be responsible for payment of all real property taxes, and also shall maintain fire insurance on the premises, but excluding insurance on Lessee's personal property and equipment contained on the premises.

Lessee agrees to indemnify and obtain public liability insurance to save harmless the Lessor against all claims for damages to persons or property by reason of the leased premises, and all expenses incurred including attorney's fees and Court costs.

In the event that the premises are fifty (50%) per cent or more destroyed by fire, storm, lightning or other casualty, this Lease shall terminate at the option of the Lessor, or said premises may be restored as soon as possible, and other than for abatement during restoration period, the Lease shall continue with all terms and conditions as herein stated. In the event of the above stated destructions amounting to fifty (50%) per cent or less in destruction to the premises, the Lessor agrees to

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