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the first day of each and every month during the remaining portion of the term of this lease or the renewal thereof. If the term of this lease shall not begin on the first day of a month, the first rental payment shall be payable on the day when the term begins and the first and last rental payments shall be prorated according to the number of days in each of said months to which the term hereof shall apply.

IV

The Lessor covenants and agrees:

(1) To erect upon the leased premises in the shortest practical time the building and improvements according to the specifications hereto attached and made a part hereof.

(2) During the term of this lease to maintain the roof, foundation and outer walls of the building upon the premises; to pay ad valorem taxes assessed against the leased premises; and to insure adequately said building (exclusive of contents) against damage by fire, wind storm and other perils commonly included within the term "extended coverage", PROVIDED, HOWEVER, that if the usage of the building by the Lessee increases the rate of premium the Lessee shall be responsible for such increased insurance premium.

V

The Lessee covenants and agrees:

(1) To accept the premises when the aforementioned