employees and the Second Party further agrees to carry general comprehensive public liability insurance in amounts of at least One Hundred Thousand Dollars (\$100,000.00) for injuries or death of one person and at least Three Hundred Thousand Dollars (\$300,000.00) for one casualty where more than one person is involved and at least Ten Thousand Dollars (\$10,000.00) property damage insurance; such insurance to be carried by the Second Party shall be for the benefit of the First and Second Party with certificates evidencing such insurance.

Furthermore, the Second Party agrees to pay all license taxes and other taxes on the operation of its business upon the leased premises and all taxes and assessments lawfully levied or assessed against the equipment, furniture, fixtures and other personal property purchased by them or owned by them and brought upon the leased premises.

(5) It is contemplated that the Second Party will construct and erect upon said premises a building suitable for use as a branch office for the general conduct of its business; it is understood and agreed that said structure shall be erected solely at the Second Party's expense and the responsibility for the maintenance and repairs on this structure and on any and all improvements thereto shall be solely that of the Second Party; that

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