

at least 80% of the insurable value of said improvements with some reputable insurance company, and Sykes will be named in the insurance policy as an additional insured party.

(8) (A) In the event the demised premises shall be destroyed completely or rendered wholly unfit for occupancy by fire or other casualty, this lease may at the option of Sykes or Northwood exercised within thirty days from the date of such casualty, be immediately terminated upon written notice.

(B) In the event the premises shall be only partially destroyed or rendered partially unfit for occupancy by fire or other casualty, a proportionate part of the rental shall be abated until such time as the property is again put into satisfactory condition for occupancy, which shall be done by Northwood forthwith.

(9) (A) Northwood agrees to keep in good repair the roof, outer walls, water supply piping and downspouts of the building, it being agreed that upon occupancy by Sykes, Northwood shall not be called upon to make any inspection of said portions of the building or any other portion of the building, heating, plumbing or other facilities, and shall not be obligated by reason of any damage from leaks or condition of the roof, outer walls and downspouts, except damage due to Northwood's negligence after notice in writing from Sykes, and a reasonable time within which to repair such condition has elapsed.

(B) Sykes shall maintain the demised premises in good condition and shall make all repairs and replacements caused by its negligence which are necessary to keep the premises in first-class condition.

(C) Upon the expiration or termination of this lease, Sykes shall quit and surrender the premises in as good order and condition as when received, reasonable wear and tear excepted.

(CONTINUED ON NEXT PAGE)