

15. If the Lessor shall fail to perform any of the covenants agreed to be performed by Lessor pursuant to the terms of this lease, including an implied covenant to repair with reasonable promptness any and all damage caused to and sustained by the demised premises, the Lessee, upon giving 30 days written notice to the Lessor, at the expiration of 30 days from the date notice of a need for repair is given to the Lessor, or at the expiration of 30 days from the date notice of a need for repair is given to the Lessor and no action has been taken with respect thereto, at its option, may perform any such covenant, including the making of repairs, in the capacity of the Lessor's agent and the full amount of the cost and expense incurred in performing any such covenant shall be reimbursable by the Lessor with the Lessee hereby being authorized and entitled to deduct from the rentals then due or thereafter becoming due such costs and expenses until the total amount thereof is amortized completely. It is further understood that the exercise of the option herein given to the Lessee shall not release the Lessor from the obligations imposed by such covenants or deprive the Lessee of its right to proceed against the Lessor for default in the performance thereof.
16. It is understood and agreed between the parties that, in the event through a newspaper of general circulation throughout the county where the demised premises are located or through similar media, it is publicly announced that (1) the building housing such demised premises is situated in an area designated as eligible for "urban redevelopment" by a duly constituted governmental agency or independent governmental authority and (2) such urban redevelopment shall involve the contemplated exercise by such agency or authority of its right of eminent domain, resulting in the condemnation and taking of the property on which said building is erected and the ultimate razing of said building, the Lessee, at its option, may terminate and cancel this lease without incurring any penalty upon giving 60 days written notice to the Lessor. It is further agreed that Lessee, at its option, may terminate and cancel this lease under the same conditions set forth above if the building housing the demised premises is located in an area wherein there has occurred a civil disorder, as so proclaimed by the Governor of the State in which these premises are located, and such civil disorder has attained such proportions that it was necessary to mobilize the National Guard and employ the services of State and County police before such disorder could be quelled.
17. Lessee shall have the right to make such renovations or alterations in the premises demised hereunder, including installation of equipment, data processing systems, furniture and fixtures, at the Lessee's expense, as it may deem reasonable for the efficient conduct of its business. Lessee shall be required only to obtain written approval of the Lessor when structural alterations are contemplated, which approval shall not be unreasonably withheld. In the event renovations or alterations are intended to be made prior to the commencement of business by Lessee at said demised premises and said premises shall be vacant at the time of the execution date of this lease, Lessor shall deliver occupancy of said premises to Lessee immediately after such date of execution, provided, however, Lessor shall charge no rental during such period of renovation of fixturing. It is understood and agreed that at the termination of this lease, or any renewal or extension thereof, Lessee shall not be required to restore the demised premises to the condition which existed prior to the making of any such renovations or alterations.
18. The premises demised hereunder shall be used as offices for conduct of the business of a general financial institution, which shall include, but not be limited to, the making of loans, the purchase of instalment sales contracts, preparation of state and federal income tax returns, the sale of insurance and securities, offering of family financial planning and such other allied services as Lessee may deem necessary for the conduct of its business or the business carried on by an affiliated or subsidiary corporation.
19. It is agreed that Lessor shall make all structural repairs to the building housing the demised premises and will maintain such building in good condition and repair, at the Lessor's cost and expense, as well as all portions of the land and building on which the demised premises are located which are within the exclusive control of the Lessor, such as the foundation, structure, exterior windows and doors, roof, exterior, sidewalks and driveways adjoining said building and all adjacent parking areas. It is further agreed that Lessor shall replace or repair air conditioning, heating, electrical and plumbing systems serving the demised premises when such repair or replacement becomes necessary as a result of total inoperability, obsolescence, deterioration or normal wear and tear. Lessor shall also be responsible for the repair of the interior of the demised premises when repair is made necessary because of Lessor's failure to make repairs required under the provisions of this covenant. In the event the lavatory facilities provided by Lessor, used by the Lessee and its employees shall be in common with tenants of other storerooms or rooms in the building housing the demised premises, Lessor shall make certain that it protects the rights of such employees to use such common lavatory facilities and maintain the areas containing such facilities including any hallways, stairways and areaways connecting with the demised premises, in a clean, orderly and sanitary manner. It is understood and agreed that in the event that such common facilities, together with the hallways, stairways and areas mentioned above, shall not be kept in a clean, orderly and sanitary manner by Lessor, Lessee shall have the right at its sole discretion to perform whatever work is necessary to restore such facilities and areas to clean, orderly and sanitary condition and charge the expense thereof to the Lessor. It is understood and agreed that the heating system and air conditioning system provided by Lessor to Lessee including all parts thereof necessary to assure its operation shall be capable of heating and cooling premises in accordance with accepted standards.
20. If, while this lease is outstanding, the Lessor or any other tenant reconstructs or renovates the building of which the demised premises form a part, or, if the demised premises are within a shopping center, converts the shopping center to an enclosed air conditioned mall, with the result that the demised premises in the sole judgment of the Lessee, are rendered less attractive, less accessible or less visible than they were at the time the Lessee commenced to do business therein, the Lessee may at its option, and upon giving the Lessor 90 days written notice, cancel this lease.
21. If the premises are within a shopping center, the Lessee represents to Lessor that it has executed this Lease for a location within such shopping center on the Lessor's representation that while its lease is outstanding the anchor tenants in such center shall be as follows:

In the event one or more of the above identified anchor tenants for any reason ceases to do business for a period exceeding 120 days in this shopping center while Lessee's lease is outstanding, the Lessee, at its option and upon giving written notice, may cancel this lease.