

9. SURRENDER OF LEASED PREMISES: Upon the expiration of this lease, Lessee shall surrender the demised premises to Lessor in as good order and condition as at the commencement of the term, unrestored alterations and reasonable wear and tear excepted.

10. SUBLETTING AND ASSIGNMENT: Lessee covenants not to sublet any part of the leased premises without the written consent of Lessor. The consent of the Lessor shall not be unreasonably withheld.

In the event that Lessor does consent to the assignment or subletting by Lessee, the Lessee shall remain primarily liable for the payment of the rent herein provided and for the performance of each and all of the terms, covenants and conditions hereof on Lessee's part to be performed, unless specifically released by Lessor in writing.

11. TAXES: Lessor shall pay all real estate taxes and assessments levied, assessed or imposed upon the demised premises and upon all improvements erected thereon as and when the same shall become due and payable.

12. INSURANCE: Lessor covenants and agrees to carry fire and extended coverage insurance on all improvements excluding contents on the demised premises insuring against hazards customarily insured against by fire and extended coverage type of insurance as now contained in policies in effect in the State of South Carolina, with such companies as Lessor may decide in an amount equal to eighty (80%) per cent of the insurable value of the improvements situated on the demised premises, and to pay the premium or premiums on said insurance.

Lessee shall at its own cost and expense provide and keep in force for the benefit and protection of Lessee and Lessor, as their respective interest may appear and with Lessor as an additional named insured, a general liability policy or policies in standard form protecting Lessee and Lessor against any and all liability occasioned by accident or disaster with limits of not less than \$100,000/\$300,000/\$100,000.

13. LOSS BY FIRE OR OTHER CASUALTY: In the event that improvements on the demised premises are partially destroyed by fire or other casualty,