

(6) Lessors agree to insure the property against loss or destruction by fire, and in the event of partial loss by fire or other casualty to restore said premises within a reasonable time thereafter considering the circumstances, and the rental for the period necessary to restore the premises shall abate; provided, however, that should the building be substantially destroyed, then this lease may be terminated as of the date of such destruction by either party upon giving written notice to the other within thirty (30) days from the happening of such event.

(7) It is further understood and agreed that if the Lessee shall fail to pay said rent within ten (10) days after the same is payable, or shall neglect or fail to perform or observe, any of the covenants herein contained, on its part to be performed or observed, and Lessee is so notified in writing by letter through registered mail addressed to Mr. William T. Dabe, Executive Vice President, 546 Carondelet Street, New Orleans, Louisiana 70130, and such default or defaults shall not be cured within fifteen (15) days after the sending of said registered notice, Lessor may immediately at its election, terminate this Lease, and may in any manner it sees fit, re-enter upon the leased premises and may annul this Lease so far as regards all future rights of said Lessee, and the Lessor shall have all legal rights and remedies permitted by and available under the laws of the State of South Carolina for the collection of any rent due or payable hereunder. Lessee is hereby given the right to assign this Lease and/or sublet all or any part of the demised premises to affiliated companies of Lessee and/or share occupancy with same, Lessee however, remaining liable for the payments of rent and performance of the terms and conditions contained in this lease. If Lessee shall hold over and remain in possession of the demised premises after the expiration of the term of this lease, or any extension thereof, it shall not thereby acquire or be considered to have acquired any rights to the continued possession thereof, but in such event shall be a tenant at the will of Lessors and may be expelled from the demised premises of thirty (30) days written notice.

(8) It is agreed by and between the parties hereto that if during the term of this Lease or any extension or renewal thereof, any law, decision, regulation or condition exists, continued or is made effectual in this City, State or Nation, which in the judgement of the Lessee, adversely affects or makes it unprofitable for the Lessee to carry on the small loan business in these premises, then in any such event this Lease may be cancelled by the Lessee by serving a ninety (90) day written notice of cancellation on the Lessor or its authorized agent and Lessee shall not be liable for any installments of rent accruing after the effective date of cancellation contained in said notice.

(9) It is agreed that at or before the termination of this Lease or any renewal thereof, the Lessee, its successors and assigns, may remove all property of every kind brought or installed on or affixed to the premises by it or them, provided the walls, floors and ceilings are left in good tenantable condition so that the Lessor will not have to expend any money to repair the same on account of the removal of said property.

(10) Lessee shall have the right to erect and maintain, at its sole cost, Lessee's customary sign or signs, and to remove same at the expiration of this lease; provided, that said signs are erected so as to comply with the statutes and ordinances of the state and city in which the demised premises are located.

(11) It is further agreed that Lessee will perform the following alterations and repairs at its own expense prior to the commencement of the term of this lease and that to perform said alterations, Lessee shall have access to the leased premises at no increase in rent. The alterations and repairs to be performed consist of:

1. FRAMING: Frame 22 foot cross wall and 2 - 9/10 feet office rooms. Frame doorway at end of hallway at restroom.
2. PANELING: Panel front side of cross wall and all sides of new office rooms.