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rent within ten (10) days after the occurrence of the event which renders the premises unsuitable for occupancy. Should the aforesaid event occur after the 15th day of any calendar month, the Lessor shall retain the entire month's rent and no refund for that month shall be made to the Lessee.

V. The Lessee shall provide liability insurance coverage for the leased premises and shall further insure the furniture, furnishings and office equipment supplied by the Lessee and maintained on the premises during the term of this said lease. The Lessee shall pay the Lessor a monthly rental of One hundred seventy-five (\$175.00) Dollars. This monthly rental rate shall include water and sewage charges which shall be paid directly by the Lessor. Heat and electricity shall not be included in the monthly rental rate, and the Lessee shall be solely responsible for the electric bill and any heat bill not covered by the electric utility billing.

VI. The Lessor agrees to maintain the rent at One hundred seventy-five and no/100 (\$175.00) Dollars per month through the calendar year, 1980. Beginning January 1, 1981, the rent shall become One hundred eighty (\$180.00) Dollars per month, and the landlord specifically reserves the right to increase the rent each year thereafter in an amount not exceeding Five (\$5.00) Dollars per year.

VII. The Lessor shall be responsible for the maintenance and upkeep of the premises to include plumbing, electricity, lighting fixtures, heating and air-conditioning units and structural repairs to the building itself. Minor repairs due to fair wear and tear shall be the responsibility of the Lessee and shall not be made without prior written consent of the Lessor.

VIII. The Lessee shall not assign, mortgage, pledge or encumber this lease, in whole or in part, or sublet the premises or any part thereof without the Lessor's express written consent, which consent shall not be unreasonably withheld.

IX. The Lessor reserves the right to inspect the premises at any time after twenty-four (24) hour written or telephonic notice to the Lessee of his intention to do so.

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