(12) Utilities. Lessor shall furnish and pay for electricity, gas, water, heat, air-conditioning, and any other utilities except telephone and telegraph, and shall provide adequate parking space for Lessee and Lessee's customers and janitorial services for Premises.

(13) Renewal. Provided Lessee fully performs its obligations hereunder, Lessee shall have the option and right to renew and extend this lease for a further term of five (5) years under the same conditions, provisions and terms as herein contained. Lessee shall exercise this option by giving written notice to Lessor of its intention to renew not later than six (6) months prior to the expiration of the term hereof.

(14) Holding Over. If Lessee remains in possession after expiration of the term hereof, with Lessor's acquiescence and without any distinct agreement, Lessee shall be a tenant at will. There shall be no renewal of this lease by operation of law.

(15) Termination. If Lessee, during the term hereof, shall be adjudged a bankrupt, or a receiver shall be appointed in proceedings to protect its creditors, or it shall make an assignment for the benefit of its creditors, or Lessee should fail for more than thirty (30) days to pay any monthly installment of rent due, or Lessee should fail to perform any of the terms hereof, at its option, Lessor may either declare the rental for the entire term hereof immediately due and payable and proceed to collect the same or declare this lease terminated and immediately take possession of Premises.

(16) Surrender Premises. At termination of this lease, Lessee shall surrender Premises and keys thereof to Lessor in substantially the same condition as at the commencement of the term hereof, natural wear and tear excepted.

(17) Notice. Any and all notices to be given under this lease shall be in writing and either shall be served personally or shall be sent by certified or registered mail addressed as follows (unless other addresses subsequently are furnished in writing):

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