

by appraisal on the five (5) year anniversary dates.

If appraisal is required each party shall select a qualified, disinterested appraiser. The two appraisers shall select a third qualified disinterested appraiser. The three appraisers shall determine the fair rental value of the property, taking into account the terms and provisions of this lease, and taking into account the original terms and rents payable. The decision of a majority of the appraisers shall fix the rent. For this purpose it is agreed that the premises have a present value of Thirty-Five Thousand (\$35,000.00) Dollars, representing Thirty Thousand (\$30,000.00) Dollars for improvements and Five Thousand (\$5,000.00) Dollars for land. The expense of appraisal shall be equally shared by the parties.

In no event shall the rent be decreased.

After the first annual term there shall be paid as additional annual rent the cost to the landlord of fire and extended insurance coverage on the building not in excess of the premiums charged for coverage in the amount of Twenty-Four Thousand (\$24,000.00) Dollars. The premiums shall be not greater than those usually charged by reliable insurance companies for such coverage. Payment is to be made by tenant within twenty (20) days after receipt by tenant of landlord's invoice.

VI. APPLICATION OF RENT:

Rent shall be payable to Abrams, Bowen and Townes, Attorneys, After deduction of their reasonable charges, the attorneys shall apply the rent to any unpaid withholding and F. I. C. A. now owed by the landlord, then to the claims of the landlord's present creditors generally. Should the attorneys determine that any asserted claim places the rights of the tenant in jeopardy, the attorneys shall pay said claim ahead of all others.

At such time as the attorneys determine that the taxes and trade