

not necessarily limited to the appliances, plumbing, electrical, heating, and air conditioning systems; however, no major repair hereunder will be undertaken by the Lessor without prior notice to and consent of Mr. J. R. Dryman who is hereby designated as the agent of the Lessor for the purposes of this lease provision. No alterations or improvements will be made to the lease premises without the prior written consent and approval of the Lessor herein.

LIABILITY: Lessee covenants that it will save Lessor harmless against any loss or liability of any nature whatsoever that may be incurred in and about the demised premises during the term of this Lease. Lessor may require Lessee to carry liability insurance in such an amount as is reasonable under all of the circumstances.

TAXES AND INSURANCE: Lessor covenants and agrees to pay all real property taxes and hazard insurance premiums due on said property and the building located thereon during the term of this Lease Agreement. Lessee agrees to be responsible for all taxes and insurance premiums covering its own personal property located on the premises and within the building located thereon.

LOSS BY REASON OF FIRE: If substantially (over 50 percent) of the leased premises herein shall be destroyed by fire or other hazard, then the Lessor shall have the option to either terminate this Lease or to restore completely the premises to its original condition, and during the term of reconstruction all rent shall cease or be abated until full enjoyment of the leased premises can be returned to the Lessee. In the event of a partial destruction by fire or other hazard (less than 50 percent) then this Lease shall not terminate and the Lessor shall promptly reconstruct and restore the remainder of the building and other improvements on the leased premise to substantially the same condition as prior to the partial destruction. During the time of