

according to the plan adopted therefor, which may be in excess of the amount received upon such insurance policies, has been provided by the Lessee for such purpose and its application for such purpose assured.

14. INSURANCE MONEY: Any excess of money received from insurance remaining with the Trustee, after the restoration or reconstruction of such building or buildings, if there be no default on the part of the Lessee in the performance of the covenants herein, shall be paid by the Trustee to said Lessee, and in case of the Lessee not entering upon the reconstruction or repair of said building or buildings within a period of Six (6) months after such destruction or injury by fire or otherwise, and prosecuting the same thereafter with such dispatch as may be necessary to complete the same within Eighteen (18) months after the damage or loss occurring, then the amount so collected or the balance thereof remaining in the hands of the Trustee, as the case may be, shall be retained by it as security for the continued performance and observance by the Lessee of the covenants hereof, and no part thereof shall be paid to the Lessee except after a complete restoration or reconstruction of the building or buildings during the continuance of this lease. In the event the Lessee shall fail to restore and reconstruct the building or buildings as herein provided, the Lessor shall have the option to terminate this lease, and in such event the proceeds of insurance shall be applied, first, to the payment of any mortgage given by Lessee for the construction or repair of any building on said premises, and the balance shall be paid to the Lessor as liquidated damages resulting from the failure upon the part of the Lessee to promptly complete such work of restoration or reconstruction within the time specified.

15. POLICIES TO BE FOR THE BENEFIT OF: Said Trustee shall hold all policies of insurance as provided hereunder for the benefit of Lessor, Lessee and any person or corporation holding a mortgage on the interest of Lessee created under this lease as their respective