

If Lessee does or permits any act which increases the fire insurance rate on the building, Lessee shall pay such increase.

Should said premises or any part thereof be destroyed by fire or otherwise rendered untenable, the rent payable hereunder shall abate from the date of such destruction or injury in the proportion that the premises so rendered untenable bears to the entire premises, and all advance payments of rents, if any, covering periods subsequent to the date of such destruction or injury, shall be promptly refunded to Lessee, in the proportion aforesaid. Should a substantial part or the whole of the premises be so destroyed or rendered untenable, then this lease shall cease and terminate. If Lessor elects to rebuild, Lessee may, at its option, re-occupy the premises if notice is given within sixty (60) days of notice of Lessor's intention to rebuild.

On the fifth (5th) anniversary day of this lease, the Lessee shall have the option to lease and the privilege of taking over (1) the entire third floor of the premises or (2) any part thereof, but not less than one-fourth or multiples thereof, at an annual rental of \$1.65 per square foot of space occupied, provided the Lessee gives six (6) months prior written notice of its intention so to lease; thereafter and continuing through any renewal of this lease, the Lessee shall have the same option to lease and privilege of taking over the third floor of the premises or such part thereof, provided the Lessee gives twelve (12) months prior written notice of its intention

(Continued on Next Page)