

of this lease by expiration or otherwise, shall remove all such signs and repair any damage due to said removal. Nothing hereinafter contained shall be construed as giving any other person the right to erect signs on the premises.

LESSEE HEREBY COVENANTS THAT:

Covenant to  
Pay Rent and  
Use of  
Premises

9. LESSEE shall pay without demand, the rental installments hereinabove provided and shall use the premises for the operation of a savings and loan business and related and incidental facilities and for no other business or purpose without the written consent of the LESSOR.

Interior  
Repairs  
and Plate  
Glass

10. LESSEE shall make, at its own expense during the term of this lease, all interior repairs of the building leased hereby, reasonable wear and tear, and damage by the elements, fire, or other casualty excepted and shall replace all plate glass damaged during said term unless the damage is caused by fire or structural failure of the building.

Public  
Liability

11. LESSEE shall carry adequate insurance against public liability for injuries which might be sustained by persons using the leased premises, and shall keep the sidewalk and curb in front of said premises, free of obstructions and shall save LESSOR harmless from all damages or claims from its failure to do so.

Subletting

12. LESSEE shall not sublet nor assign nor transfer its interest in this lease without securing the written consent in advance from LESSOR; provided, however, that said consent shall not be unreasonably withheld.

LESSOR AND LESSEE MUTUALLY COVENANT AND AGREE THAT:

Utilities

13. The operating costs of all utilities shall be paid by the LESSEE provided, however, that the LESSOR shall bear the

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