

completed thereon according to said plans and specifications and ready for occupancy and to use the same only for the operation of a savings and loan business.

(2) To pay all water, gas, heat, electric power and other charges for utilities used on said premises during the term hereof.

(3) To make such repairs as may be necessary to keep the parking lot and building (exclusive of the roof, foundation, and outer walls), water pipes, heating and air conditioning systems, fixtures and accessories in usable condition.

(4) To keep said premises in a clean and sanitary condition, and, except for normal wear and tear, to deliver the premises at the end of the term hereof in their present condition and state of repair.

(5) Not to assign this lease or sublet the premises without the prior written consent of the Lessor, however, this consent will not be unreasonably withheld.

(6) To make no alterations, additions, or changes in the main structure of the building to be erected on the leased premises without the prior written consent of the Lessor.

(7) To permit the Lessor, from time to time, to enter the leased premises at reasonable hours for the purpose of inspecting the same to determine the extent of compliance by the Lessee with the terms hereof.

The Lessor and the Lessee mutually covenant and agree:

(1) That if during the initial fifteen (15) year term hereof the rent shall not be paid when due or if the Lessee shall fail to perform any of the other covenants and agreements hereof, the Lessor may give the Lessee written notice of its intention either to declare

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