

LEASEHOLD IMPROVEMENTS

Any permanent improvements to the demised premises by the Tenant shall be made only after the prior written consent of the Landlord and shall inure to the benefit of the Landlord without cost upon termination of this Lease. Landlord agrees that Tenant may construct a drive-in bank with six teller windows on said premises.

UTILITIES AND JANITORIAL SERVICE

The Tenant, at its own expense, agrees to provide to the demised premises the utility requirements (connections for sewer, water, gas and electricity) of the Tenant. The Tenant shall pay when due all bills for any utilities used on or charged against the demised premises during the term of this Lease, including any charges for the same occasioned by the use of the demised premises by the Tenant before the commencement of the term of this Lease. Tenant shall pay for any telephone service.

The Tenant, at its own expense, will also cause the leased premises to be cleaned and generally cared for.

NUISANCE

The Tenant shall not permit a nuisance to exist upon the demised premises, and Tenant hereby saves Landlord harmless from any and all acts committed or permitted by the Tenant upon the premises resulting from the creation of a nuisance or other use of the premises prohibited by law. Tenant hereby saves Landlord harmless from any claims, damages, or injuries arising out of the use of the demised premises except those proximately caused by the Landlord.

MAINTENANCE AND REPAIRS

The Tenant, at its own expense, shall maintain any permanent improvements which it constructs except those repairs made necessary by negligence of the Landlord, its agents or servants. The Landlord at its own expense shall make any repairs to the parking building except those arising out of the negligent use of the demised premises by Tenant or any of its customers. The Tenant's obligations as to the demised premises shall include, but not limited to, the maintenance of the plumbing, heating and air conditioning

0773

4328 RV.2