

of construction, provided, however, that the time within which such improvements must be completed shall be extended for a period equal to the period of any delay caused by fire, earthquake, or other acts of God, acts of the public enemy, riot, insurrection, governmental regulations, the sales of materials and supplies or strikes directly affecting the work of construction or shortages of materials or labor resulting from governmental control or diversions. The time for completion of the improvements shall not be extended beyond the tenth (10th) month following the date of commencement of construction. At least ten (10) days prior to the commencement of construction, TENANT shall notify LANDLORD thereof in writing so that LANDLORD may post such notices of non-responsibility as LANDLORD may desire.

(g) Zoning Changes and Permits: TENANT will obtain, at its sole cost, all construction permits and licenses for the construction of the improvements and shall comply with all local, state and federal laws and regulations concerning the construction and maintenance of the improvements.

(h) Variance from Approved Plans: Once the final plans have been approved, TENANT shall not authorize a variance from the plans or specifications approved by LANDLORD without the prior written consent of LANDLORD.

(i) Commencement Date of Lease: Notwithstanding any other provisions herein contained with regard to the commencement date of this lease, the commencement date shall be no later than June 1, 1975, at which time rent will commence.

USE OF
PREMISES

1. The Demised Premises are leased to the TENANT for the sole purpose of carrying on a banking business and other related services.

TENANT shall at all times fully and properly comply with all laws, ordinances and regulations of every lawful authority having jurisdiction of said premises.

Landlord _____
Tenant _____

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