

that such subordination shall be made only upon the express written condition that TENANT will not be disturbed in the use or enjoyment of the premises so long as it does not continue a default in the performance of any of its covenants hereunder after notice of default as provided in Article 15 hereinabove.

QUIET ENJOYMENT

21. The LANDLORD covenants, warrants and represents that upon commencement of the lease term, the Demised Premises will be free and clear of all liens and encumbrances superior to the leasehold hereby created, except any bona fide mortgage given to secure a loan as provided for in Article 20 above, and taxes for the current year; that the LANDLORD has full right and power to execute and perform this lease and to grant the estate demised herein; and that the TENANT on paying the rent herein reserved and performing the covenants and agreements hereof shall peaceably and quietly have, hold and enjoy the Demised Premises and all rights, easements, appurtenances and privileges belonging or in anywise appertaining thereto, during the full term of this lease and any extensions thereof.

The LANDLORD warrants the non-existence of any zoning or other restrictions preventing or restricting use of the Demised Premises for the conduct of a banking business or use of Common Facilities for parking purposes, and that should such zoning or other restrictions be in effect or adopted at any time during the term of this lease, preventing or restricting the TENANT from conducting a banking business or using the Common Facilities (including parking area) in conjunction therewith, the TENANT at its option may terminate this lease and shall stand released of and from all further liability hereunder.

NOTICES

22. All notices required to be given to LANDLORD hereunder shall be sent by registered or certified mail to, and all rent payments shall be made to LANDLORD at:

Landlord _____

Tenant _____

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