

vandalism, and the risks contemplated within normal extended coverage endorsements; and Tenant agrees to pay the premiums thereon as and when such premiums become due and payable and shall deliver evidence of such insurance to the Landlord and to First Federal Savings & Loan Association. Should Tenant fail to furnish evidence of such insurance as provided for in this lease, Landlord may obtain such insurance and the premiums on such insurance shall be deemed to be additional rental to be paid by Tenant to Landlord on demand. The cost of said policies shall be prorated with respect to any such policies taken out by Tenant which are in existence at the end of the term herein demised. All policies shall be for the benefit of, and with loss payable to Landlord and Tenant; and said policies may be part of a blanket policy covering other properties of Tenant. In the event of damage to or destruction of any buildings or improvements on the demised premises during the term hereof, Landlord and Tenant agree that all of the proceeds of any such insurance policy shall be made available to the Tenant for the purpose of repairing the demised premises. All losses shall be adjusted with the insurance company or companies by the Tenant, subject, however, to the approval of Landlord, which approval shall not be unreasonably withheld.

7. Tenant shall make no alterations, additions or improvements to the demised premises without the prior written consent of Landlord. Landlord covenants that such consent shall not be unreasonably withheld. Subject

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