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(4) UTILITIES: All heating, air-conditioning, electricity, gas, water, and miscellaneous services required or used by Lessee shall be paid for and be the responsibility of Lessee.

(5) INTERIOR PREMISES: Lessee shall keep the interior of the building in good condition, together with all equipment and fixtures contained therein and at the end of this lease shall return to Lessor all of the same in as good condition as it shall have been at the beginning of the term, natural wear and tear alone excepted.

(6) LESSOR'S COVENANT TO REPAIR: Lessor shall maintain the roof of the building in good repair and the outside walls thereof after notice, in writing, of any defects.

(7) TAXES: Lessor shall pay all real property taxes on the premises.

(8) INSURANCE: Lessee agrees to keep the premises adequately insured with fire and extended coverage and will have Lessor designated on the loss payable clause of such policy and will furnish a copy of such policy to Lessor. Lessee may, at her option, purchase liability insurance for the benefit of Lessee and Lessor. Lessee, if liability insurance is not purchased, agrees to indemnify and hold harmless Lessor from all liability from persons or property injured on the premises.

(9) COVENANT ON PROCEEDS: In the event of destruction of or damage of any kind to the building by reason of fire, the elements or other casualty, this letting shall not terminate nor shall the Lessee be relieved hereunder, except that there shall be an abatement and waiver of rent for such period of time as the premises are not usable by the Lessee for her business purposes as a result of such damage or destruction. The Lessor shall be solely entitled to any insurance proceeds received by reason of the said destruction or damage and the building shall be restored to its prior condition by the Lessor with all reasonable diligence.