

Lessee shall not be entitled to any refund thereof. Notwithstanding anything herein contained to the contrary, no termination pursuant to this paragraph may be made by the Lessee after the Lessee has commenced construction of improvements on the premises.

7. Use of Premises. The Lessee shall use and occupy the leased premises throughout the term hereof for the purpose of operating a savings and loan office and uses incidental thereto. The premises may be used for other purposes provided the prior approval of the Lessor is obtained, which approval shall not be unreasonably withheld.

8. Compliance with Law. The Lessee at its sole expense shall comply with all laws, orders, and regulations of federal, state and municipal authorities, and with any direction of any public officer, pursuant to law, which shall impose any duty upon the Lessor or the Lessee with respect to the leased premises. The Lessee, at its sole expense, shall obtain all licenses or permits which may be required for the conduct of its business within the terms of this Lease, or for the making of repairs, alterations, improvements, or additions, and the Lessor, where necessary, will join with the Lessee in applying for all such permits or licenses.

9. Maintenance and Repairs. The Lessee shall, at its own expense, make all necessary repairs and replacements to the leased premises and to the improvements thereon including, without limitation, the roof and walls, the pipes, heating and air conditioning systems, plumbing system, window glass, fixtures, and all other appliances and appurtenances belonging thereto, all equipment used in connection with the leased premises, and the sidewalks, curbs, driveways and parking areas upon and appurtenant to the leased premises. Such repairs and replacements, interior and exterior, ordinary as well as extraordinary, and structural as well as nonstructural, shall be made promptly, as and when necessary. All repairs and replacements shall be in quality and class at least equal to the original work.

10. Alterations and Improvements. The Lessee may, at its expense, make such alterations, improvements, additions, and changes to the leased

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