

11. Trade and Other Fixtures. Lessee may install or cause to be installed such equipment, trade and other fixtures as are necessary to the customary operation of its business. Such fixtures, if supplied and installed by Lessee at Lessee's expense, shall remain the personal property of Lessee, and title thereto shall continue with the owner thereof, regardless of the manner in which same may be attached or affixed to the Premises. In the event such equipment and trade or other fixtures are subject to a lien or title retention instrument, the holder of any such lien or title retention instrument shall have the right and be able to enforce the same as stated therein. Lessor agrees to execute all necessary waivers of any lien it may have as Lessor on Lessee's furniture, fixtures, equipment and signs upon request by Lessee in such form or forms as may be required for security interest purposes by purchase money lenders who have advanced or may advance funds for the acquisition of such items.

At the end of the lease term, Lessor may, by giving written notice, require Lessee to remove any and all of the items referred to in this paragraph and to repair all damages to the building or land caused by such removal. If Lessee does not remove them within thirty (30) days of said written notice, such items shall become the property of Lessor.

12. Casualty Damage. If the leased premises are rendered substantially unfit for the occupancy or use herein contemplated by any casualty or peril during the first fifteen (15) years of the initial lease term, Lessee will restore the leased premises to the condition existing prior to the occurrence of the casualty or peril. The rental payments required herein shall abate during the period of reconstruction, provided the rental abatement period shall not exceed three (3) months. Lessee shall be entitled to utilize all insurance proceeds collected with respect to such casualty or peril in such reconstruction.

If the leased premises suffer damage, but such damage does not render the premises substantially unfit for the occupancy or use herein contemplated, Lessee shall promptly and diligently restore the leased premises at Lessee's sole expense to the condition existing prior to the occurrence of the casualty or peril, without any abatement of rental payments.

If, in the reasonable opinion of Lessee, the leased premises are rendered substantially unfit for occupancy or use herein contemplated by any casualty or peril during the last five (5) years of the initial term or during any renewal period, Lessee at its option may promptly and diligently restore the leased premises to the condition existing prior to the occurrence of the casualty or peril, or may release and turn over to the Lessor all insurance proceeds paid as a result thereof, and cancel and terminate this Lease.

The Lessee shall, at its sole cost and expense, procure and keep in effect standard policies of fire and extended coverage insurance issued by an insurer satisfactory to Landlord, in an amount equal to the insurable replacement value of all site improvements and buildings upon the premises. Said policies shall name Lessor as an additional insured. A certification of such insurance coverage shall be delivered to Lessor prior to the beginning of the lease term.

13. Liability Insurance. Lessee, for the mutual benefit of Lessor and Lessee, shall provide and keep in force at its own expense during the term

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