

prevailing which shall not be less than twelve and one-half (12 1/2%) percent, and shall be payable over a period of twelve (12) years. The Lessee shall not be entitled to prepay or assign the indebtedness. However, Lessee shall not be obligated to seek financing from the Lessor and may seek financing from any suitable lending institution.

In the event the Lessee exercises this option to purchase, Lessor covenants and warrants that he will give Lessee, prior to termination of this Lease, a deed to said premises conveying a good fee simple title free and clear of all liens and encumbrances, except restrictive covenants of record, easements and rights of way recorded or which may be shown on the ground.

10. SUB-LET. The Lessee shall have the right and privilege to sub-let the leased premises, but Lessee's obligations hereunder shall remain undiminished.

11. NATURE AND EXTENT OF AGREEMENT. This Lease Agreement sets forth all the covenants, promises, agreements, conditions and understandings between Lessor and Lessee concerning the demised premises and there are no covenants, promises, agreements, conditions or understandings, either oral or written, between them other than those herein set forth. No subsequent alteration, amendment, change or addition to this agreement shall be binding upon Lessor or Lessee unless reduced to writings and signed by them.