Removal of Improvements. If requested by the Landlord 11. at the termination of this Lease, Tenant shall, at Tenant's sole expense, remove all installations, alterations or improvements made by Tenant in or on the Leased Premises or make such other disposition thereof as Landlord shall approve. All alterations, improvements, furnishings, trade fixtures, equipment and other personal property installed in or on the Leased Premises by Tenant and paid for by Tenant shall remain the property of Tenant and may be removed by Tenant upon the termination of this Lease, provided that (a) any of such items as are affixed to the Leases Premises and require severance may be removed only if Tenant shall repair any damage caused by such removal and (b) Tenant shall have fully performed all of the covenants and agreements to be performed by Tenant under the provisions of this Lease. If the Tenant fails to remove any items referred to hereinabove from the Leased Premises within Ten (10) days following the termination of this Lease, all such alterations, additions and improvements shall become the property of the Landlord unless Tenant elects to require their removal.

12. Damage or Destruction.

- (a) Except as expressly herein provided, no destruction of or damage to the Leased Premises shall entitle Tenant to surrender possession of the Leased Premises or to Terminate this Lease. Tenant agrees that in the event of any damage to or destruction of any buildings and improvements, or either of them situated on the Leased Premises occasioned by fire or other hazards insured against under the policies of insurance hereinbefore referred to, then Tenant shall commence restoration or repair of the Leased Premises as promplty as possible after occurrence of such damage or destruction, and shall substantially complete such restoration or repair with reasonable diligence.
- (b) If such destruction occurs during the last Two
 (2) years of any of the last Two (2) renewal terms, Tenant may, at
 its option, within Thirty (30) days after such destruction, elect not

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