

USE OF
PREMISES

4. Premises shall be used as a residence, but in no case shall the premises be used for any illegal purposes nor in any manner to create any nuisance nor in any manner to vitiate the insurance or increase the rate of insurance on the premises.

UTILITIES

5. Tenant shall pay water, sewer, gas, electricity, fuel, light, heat and power bills for leased premises, or used by Tenant in connection therewith. If Tenant does not pay the same, Landlord may pay the same and such payment shall be added to the rental of the premises.

TAXES AND
ASSESSMENTS

6. Landlord shall pay all ad valorem taxes on the land and buildings during entire period of this lease. Any assessments against the property shall be paid by the Landlord.

INSURANCE

7. Beginning October 15, 1982, Landlord shall carry fire and extended coverage insurance on the premises at least equal to the replacement value of the property. The policy shall be made payable to both Landlord and Tenant as their interests may appear. If the premises are totally destroyed by storm, fire, lightning, earthquake or other casualty, this lease shall terminate as of the date of such destruction and rental shall be accounted for as between Landlord and Tenant as of that date. However, notwithstanding the foregoing, should the Tenant wish to continue the lease, Landlord will make available to it the proceeds of said insurance policy for the purpose of restoring the leased premises to their original condition. Landlord shall have no liability in this case other than the proceeds of said insurance policy. If premises are damaged but not wholly

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