

prior term; provided, however, if Tenant fails to renew the term of this Lease for any Renewal Term, Tenant shall have no further right to renew this Lease for any subsequent Renewal Term.

4.03. Upon Tenant's giving of the notice specified in Section 4.02., subject to the other provisions of this Article, this Lease shall be deemed renewed for such elected Renewal Term with the same force and effect as if such elected Renewal Term had been originally included in the initial term hereof.

IN WITNESS WHEREOF, the parties herein have hereunto set their hands and seals the day and year first above written.

IN THE PRESENCE OF:

LANDLORD:
ECCELSTON PROPERTIES, LTD.

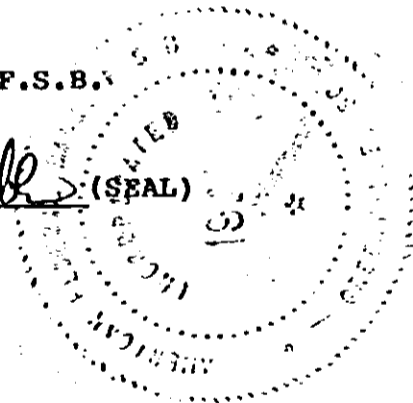
[Handwritten Signature]
[Handwritten Signature]

By: [Handwritten Signature] (SEAL)

TENANT:
AMERICAN FEDERAL BANK, F.S.B.

[Handwritten Signature]
[Handwritten Signature]

By: [Handwritten Signature] (SEAL)



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