### ARTICLE XX

### INSURANCE

Lessor shall carry hazard insurance on premises and Lessee shall carry hazard insurance on the contents of the building.

#### ARTICLE XXII

## COVENANT OF QUIET ENJOYMENT

The Lessee upon the payment of the rent herein reserved and upon the performance of all other terms of this Lease, shall at all times during the lease term, and during any extension term, peaceably and quietly enjoy the leased premises without any disturbance from the Lessor or from any other person claiming through the Lessor.

#### ARTICLE XXII

# MISCELLANEOUS PROVISIONS

The provisions of this Lease shall apply to, and inure to the Lessor and Lessee, and their respective successors, heirs, legal representatives, executors, admnistrators and assigns.

This Lease shall be governed by the laws of the State of South Carolina.

The waiver by Lessor of any breach of any term, covenant or condition herein contained shall not be deemed to be a waiver of such term, covenant or condition or any subsequent acceptance of rent here-

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