

UTILITIES AND TELEPHONE: Tenants covenant and agree that they shall pay when due all charges for all public or private utility services including, but not limited to, water, sewer, gas, light, heat and air conditioning, telephone, electricity, power and other utility and communication services that at any time during the term of this lease are rendered with respect to the property.

TAXES: Landlord shall be responsible for all real estate taxes assessed against the property during the term of this lease. Upon exercise of the Option provided herein, the real property taxes shall be prorated to date of closing.

INSURANCE: Tenants shall be liable for payment of insurance on the demised premises. At all times during the term of this lease, Tenants shall keep the property insured against the risks and hazards and with coverage in an amount no less than Thirty-five Thousand and 00/100ths Dollars (\$35,000.00). Tenants will protect, defend and save the Landlord harmless from any and all liability by reason of any personal injuries to any person or persons on or about the leased premises and improvements thereon and property damages thereto and agrees and covenants to carry indemnity insurance as against said liability in the sum of not less than Fifty Thousand and 00/100ths Dollars (\$50,000.00). Landlord agrees to cooperate with Tenants to insure the property and Landlord's and Tenant's interests therein.

All insurance proceeds shall be payable to Tenants and Landlord, as their respective interest may appear and in the event of a loss to the improvements by fire, then such proceeds shall be used to restore the improvements and if there is any surplus, then the surplus of said proceeds shall be payable to Tenants and Landlord as their respective interests may appear, provided, however, that Tenants may exercise their Option at the time of loss and any insurance proceeds paid to, or for the benefit of, Landlord shall be deemed payment by Tenants of that portion of the purchase price.

INDEMNIFICATION: Tenants agree that they will, at all times, indemnify, save, protect and keep harmless the Landlord and the said demised premises from every and all costs, loss, damage, liability, expense, penalty and fine whatsoever which may arise from or be claimed against said Landlord or the demised premises, by any person or persons for any injuries to person or property, or damage of whatever kind or character consequent upon or arising from the use or occupancy of said premises by the said Tenants or consequent upon or arising from any neglect or fault of the Tenants in the use and occupancy of the said premises. If any suits or proceedings shall be brought against the Landlord or the said premises, on account of any damage, omission, neglect (or use of said premises), by the Tenants, or any other person on said premises, the Tenants will defend the same, and will pay whatever judgment or judgments which may be recovered against the Landlord or against the said demised premises on account thereof. Nothing herein shall be deemed a waiver by Tenants of any damages or cause of action which Tenants may have against Landlord as a result of a breach of this Agreement by Landlord.

LIENS: Tenants shall not permit the estate of Landlord in the demised premises to become subject to any lien, charge or encumbrance whatsoever, and to indemnify Landlord against all such liens, charges and encumbrances.

SURRENDER: Upon the expiration or earlier termination of the terms of this lease, Tenants shall peaceably quite and surrender the property, and all improvements or alterations constructed, installed or placed by Tenants thereon in good order and condition, ordinary wear and tear excepted.