

herely agreed and understood that a substantial part of the rent which lessee is obligated to pay under this lease is for the purpose of defraying lessor's cost of such insurance and in the event that lessor purchases insurance for an inadequate amount or fails to purchase any insurance, lessor hereby agrees to assume any loss against which no insurance was purchased and any loss in excess of the amount of insurance purchased, and lessor hereby releases lessee, its agents and employees, from any and all responsibility for such inadequately insured losses or uninsured losses. Lessor further covenants and agrees that in the event of any loss covered by such insurance or in the event of any loss against which lessor is hereby obligated to purchase adequate insurance but fails to do so, either partially or entirely, lessor hereby waives any and all rights of action against lessee, its agents and employees, whether or not such loss was caused by negligence of lessee or its agents or employees.

10. Lessor agrees that during the term of this lease or any extension or renewal thereof, she will keep in good repair the roof and exterior walls of the building and will make at her own expense all major repairs to the heating equipment. Lessee will pay the costs and expenses of maintaining the interior of the building, all landscaping, lawn upkeep and any and all repairs needed to keep the air conditioning equipment operational, and all minor repairs to the heating plant. Lessee will also pay for all fuel, water and other utilities used on the premises.

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