

LEASE

This Lease is effective the _____ (Date), by and between _____
_____, _____ (address),
hereinafter called "LESSOR," and _____,
_____ (address), hereinafter called "LESSEE,".

RENTAL UNIT

LESSOR agrees to lease to LESSEE and LESSEE agrees to rent from LESSOR
the _____

LEASE TERM

The Lease term shall be for _____ years from _____
_____. The rent _____ per year payable in
advance without demand or notice, in equal monthly installments of _____
_____ on the first (1st) day of each and every month during the term. If payment is more
than five (5) days late, LESSOR may consider LESSEE to be in default. Upon such default,
notice shall be sent to LESSEE by the LESSOR.

Said rental payment shall be paid to the LESSOR at _____
_____. LESSOR's receipt of late rental payments does not waive its rights under this Lease to
timely payments.

OCCUPANCY AND USE

It is understood and agreed that LESSEE will engage in the business of banking
and activities related thereto. LESSEE further agrees not to use or permit the use of the premises
for unlawful or immoral purposes. LESSEE agrees to keep the leased premises clean, sanitary
and in good order, and agrees to comply with all laws, ordinances, rules, regulations and
directions of governmental authorities. Upon termination of this Lease, LESSEE agrees to
surrender possession in as good condition and repair as when received, ordinary wear and tear
excepted.

OPERATION

LESSEE may operate its business at whatever time or day it chooses.

REAL ESTATE TAXES/UTILITIES/CLEANING

LESSOR shall be responsible for real estate taxes. LESSOR shall be responsible
to pay the electric, gas, water, and sewer charges, however all utility costs will be added to the

monthly rent. If there are multiple LESSEE's utilities shall be split equally amongst all LESSEE's. LESSEE shall be responsible for the costs associated with its telephone and fax lines, internet, cable, trash, additional necessary utilities not listed herein, and cleaning/janitorial within its unit.

INSURANCE

LESSOR shall maintain insurance which provides coverage for damage caused to the structure of the building, and shall additionally maintain a commercial general liability insurance policy with limits of one million dollars (\$1,000,000.00) which provides for casualty and/or loss which occurs on the outside of the building and in the common areas. LESSEE shall maintain insurance which provide coverage for its personal property and fixtures located within its rental unit, as well as for commercial general liability with limits of one million dollars (\$1,000,000.00) for losses which occur within its unit. Each party shall designate the other as an additional insured on the described policy.

ASSIGNMENT

No assignment or sub-lease of the said building area shall be binding upon the LESSOR or confer any rights on the proposed assignee or sub-lessee without written consent of LESSOR. No assignment or sub-lease shall release LESSEE from the obligations of this Lease.

PARKING

LESSEE, its employees, and its customers shall be permitted use of the common parking lot incident to its business.

LESSOR'S RIGHT OF ENTRY

LESSOR shall have the right to enter the premises at all times which are necessary to ascertain if the premises are in proper repair or make needed repairs.

ALTERATIONS

LESSEE may not renovate or improve the premises without the consent of LESSOR. In the event such consent is given, all work will be performed in a good workmanlike manner in accordance with accepted building practices and so as not to impair the value of the building.

MAINTENANCE AND REPAIRS

The LESSOR will make all necessary repairs to the premises. LESSEE shall promptly provide notice of the necessity for any repair upon the discovery of same. LESSOR shall also provide snow removal.

LIENS

The LESSEE covenants not to permit any lien to be filed against the leased premises on account of nonpayment or other disputes.

SIGNS AND GRAPHICS CRITERIA

LESSEE shall provide all signage, including signage on the lower level, side of the building, and within the unit, but shall first have the signage approved by LESSOR.

DAMAGE TO PREMISES

In case of damage by fire or other casualty to the building and structures constituting part of the leased premises, if there is substantial interference with the operation of the LESSEE's business in the leased premises requiring the LESSEE to cease doing business for a commercially unreasonable period of time, either the LESSEE or the LESSOR may elect to terminate this Lease. If, on the other hand, the damage results in only a temporary shutdown, the LESSOR shall proceed with due diligence to repair or restore the premises to the same condition as existed before such damage and the rent shall be abated until such time as is reasonable for the LESSEE to resume the operation of its business.

INSURANCE

LESSOR will provide fire and liability insurance on the premises. LESSEE will provide insurance on the LESSEE's own personal property kept within the leased premises with a waiver of subrogation or shall name LESSOR as an additional insured.

DEFAULT

LESSEE shall be in default of this agreement if it fails to pay the rent at the time and in the manner provided. LESSEE shall be in default of this agreement if it fails to perform any other provision of this agreement. LESSOR must notify LESSEE in writing of such default.

If LESSEE fails to cure such default within thirty (30) days after receipt of a written notice from LESSOR, or if the LESSEE is not in the process of curing such default, or if such default cannot be cured within thirty (30) days, this Lease shall cease and terminate. Upon such termination, LESSOR may re-enter and repossess itself of the same, and remove all persons and parties therefrom with or without legal process, using such force as may be necessary to do so. The foregoing right of termination herein reserved to LESSOR is in addition to any and all rights which it may have by virtue of the laws and statutes of the state within such the leased premises are situated relating to the relationship of LESSOR and LESSEE.

GENERAL PROVISIONS

The undersigned individuals warrant that they have full authority to enter into this Lease and to bind their respective entities. This Lease represents the entire agreement of the parties, and may be modified only by a writing signed by both parties. The provisions of this Lease are severable. If any provision is found to be unenforceable by a court of competent jurisdiction, said provision shall be stricken and the remaining provisions given their full force and effect. Both parties have had the opportunity to review this lease prior to signing, and to retain legal counsel. In the event of a contest over any ambiguity herein, the disputed term or terms shall not be construed against one party or the other on the basis of who drafted the Lease. Terms contained herein are to be given their ordinary meaning, and this Lease shall be construed under the laws of the State of Ohio. Headings contained within this document are for informational purposes only, and shall not be construed as providing any substantive modification to any term or provision under any heading.

IN WITNESS WHEREOF, the LESSOR and LESSEE have executed this Lease the day and year first above written.

Signed in the presence of:

LESSOR:

Dated: _____

By: _____

_____, Member

(type or print name)

(type or print name)

LESSEE:

Dated: _____

By: _____

Authorized Agent

(type or print name)

(type or print name)

(type or print name)