APARTMENT LEASE

Landlord and Tenant agree to lease the Premises at the rent and for the term stated:

PREMISES:	UNIT:
LANDLORD:	TENANT:
Date of Lease:	Annual Rent: \$
Lease Term:	Monthly Rent: \$
Commencement Date:	Security Deposit: \$
Termination Date:	.

1. Use and Occupancy

The Unit may only be used strictly for re sidential purposes and may only be occupied by Tenant and Tenant's spouse and children.

2. Inability to Give Possession

The failure of Landlord to give Tenant possession of the Unit on the Comme neement Date shall not create liability for Landlord. In the event that possession of the Unit is not delivered on the Commencement Date, Monthly Renthereun der shall begin on the date that possession of the Unit is delivered to Tenant and shall be prorated for that portion of the month in which possession is delivered.

3. Rent

Tenant shall pay Monthly Rent in full on the first day of each month of the Lease. Monthly Rent shall be paid in advance with no n otice being required from Landlord. Tenant shall not deduct any sums from the Monthly Rent unless Landlord consents thereto in writing. Upon signing this Lease, Tenant shall pay Landlord the first Monthly Rent due and the Security Deposit. The entire amount of rent due for the Lease Term is due upon signing this Lease; ho wever, Landl ord con sents to the Tenant payin g same i n monthly in stallments p rovided there exists no defaults by Tenant under the terms of this Lease.

Additional Rent may include, but is not limited to any additional insurance premiums and/or expenses paid by Landlord whi ch a re chargeable to T enant a s stated hereinafter. Additional Re nt is due and payable with the Monthly Rent for the next month after Tena nt re ceives notice form Landl ord that Additional Rent is due and payable.

4. Condition of Unit

Tenant acknowledges that Tenant is accepting the Unit in it s "as is" co ndition. Ten ant furthe r acknowledges that Ten ant has tho roughly inspected the Unit and has found the Unit to be in good o rder and repair and that the appliances, if a ny, are in good operating condition. Ten ant further st ates that Te nant knows how to operate the appliances and shall do so in accordance with the manufacturer's instructions.

5. Security

The Security Deposit is due upon the Tenant signing this Lease. The Se curity Deposit shall not be u sed for the payment of Monthly Rent unless agreed to, in writing, by Landl ord and T enant. Landlo rd shall deposit the Security Deposit in a bank insured by the FDIC and same will accrue interest if mandated by law. Within ten (10) days after T enant surrenders possession of the Unit at the expiration of the Lease Te rm, Landlord shall return the Security Dep osit, le ss any cost of rep airs as authorized by this Lease, to Tenant at an address Tenant provides.

6. Services and Utilities

Tenant i s re sponsible f or paying all electri c, ga s, water, telephone and any other utilitie s allocated to the Unit. Use o f a dishwash er, clothe s wash er an d dryer machines, freezer, ai r purifier, port able h eater, air conditioner o r simila r ap pliances is prohibited wi thout Landlord's written consent.

Landlord will supply (a) heat, in such quantity and for such time as mandated by law, (b) hot and cold water, (c) air conditioning, if already existing in the Unit, (d) garbage removal fro m the Prem ises (the "Services"). If the Services are temporarily interrupted due to an accident, emergency and/or re pairs, Te nant's obligation to pay rent, in full, shall not be affected thereby.

Landlord will also su pply a refrigerator, stove/oven, dishwasher, window air conditioning unit, clothes washer and clothes dryer (the "Appliances"). Any damage t o the Appliances which is caused by the willful and/or negligent acts of Te nant may be repaired by Landlord, the cost of which shall be Additional Rent.

7. Furnishings The Unit is being delivered (furnished) (unfurnished). If furnish ed, Landl ord h as give n an inventory of the furnishings which inventory has be en signed by Te nant and L andlord. Tenan t ackno wledges th at said furnishings a re in good condition a nd Tenant a ccepts same in "as is" condition.

8. Repairs and Alterations

Tenant shall maintain al I applia nces, equip ment, furniture, fu rnishings a nd oth er p ersonal p roperty included under this Lease and, upon the surrender of the Unit on the Termination Date, Ten ant shall surrender same to Landlord in the same condition as re ceived, reasonable wear and tear excepted. T enant shall make all repairs which become necessary due to Tenant's acts and/or n egligence. If Tenant do es not make such repairs, Landlord may do so, the cost of which shall be Additional Rent. In the event that Tenant defaults under the term s of this P aragraph 9, La ndlord may m ake necessary repairs or replacement, the cost of which shall be deducted from the Security Deposit.

Tenant shall not make any alteratio ns, additio ns, modifications and/o r changes to the Unit du ring the Lease Term.

9. Maintenance of Unit

Tenant shall maintain the Unit in a neat, clean and presentable condition.

10. Pets

Pets of any kind or nat ure (shall) (shall not) be allowed in the Unit.

11. Damage, Fire or Other Catastrophe

In the case of fire damag e or othe r damage to the Unit n ot cau sed by Te nant, Tena nt shall give Lan

dlord immediate notice of same. Upon receipt of such n otice, Landlord may either (a) repair the Unit or (b) terminate the Lea se. If Landlord make s rep airs to the Unit, Landlord shall have a reasonable time in which to do so.

If the dam age to the Pre mises or the Unit re nders the Unit uninhabitable, Landlord shall give notice to T enant, after repairs are made, of the date on which the Unit may be reoccupied. Monthly Rent for the period that Tenant can not occupy the Unit because of the damage shall be forgiven.

In the event that Landlo rd termin ates this Lea se because of the damage, Landlord shall give Tenant three (3) d ays noti ce of Lan dlord's i ntent to so termi nate, in which event, Monthly Rent shall be due for the period up to the date the Premises or the Unit incurred the damage. Notwithstanding the provisions of Section 227 of the New York Real Property Law, if the buil ding in which the Unit is situated is substantially damaged by fire or o ther catastrophe (the "Occurrence"), L andlord has the absolute ri ght to demol ish, re novate or rebuil d the Premises. Landlord m ay can cel thi s Le ase, in su ch event, upon thirty (30) days written notice to Ten ant of Landlord's intent, which n otice shall in clude the dat e on which the Lease terminates, which shall, in no event, be less than thirty (30) days from the date of said notice. By canceling this Lease in a ccordance with the terms of this Paragraph, Landlord is not obligated to repair, renovate or rebuild the Premi ses. Monthly Rent and Additional Rent shall be paid by Tenant up to the date of the Occurrence.

12. Liability

Landlord shall not be liable for any lo ss, damage or expense to any person or property except if su ch loss is caused by the willful acts of Landlord.

Tenant shall be liable for the act s of Tenant, Tenant's family, guests and/or invitees. Landl ord's cost and expense in repai ring any such da mage or from any claim resulting from such acts shall be billed as Additional Rent and shall be paid by Tenant to Landlord.

13. Landlord's Entry

Except in an emergency, for the purposes of repair, inspection, e xtermination, installation or repair of any system, utility or appliance or to do any work deemed necessary by Landlord, Landlord may enter the Unit on reasonable notice and at reasonable times. Upon giving such notice, Landlord may also enter the Unit to show the Unit to prospective purchasers, lenders or other persons deemed appropriate and necessary by Landlord. During the last three (3) months of the Term of this Lease, Landlord may enter the Unit to show the Unit to prospective tenants.

14. Assigning or Subletting

This Lease may not be assigned by Tenant nor shall Tenant sublet the Unit.

15. Subordination

This L ease and Ten ant's right s h ereunder are subject and subordinate to all existin g and future le ases for the I and on which the Premi ses stand, to al I mortgages on said leases and/or the Premises and/or the land an d all rene wals, modificatio ns and exten sions thereof. Upon request by Landlord, Tenant shall execute any certificate to this effect.

16. Landlord's Consent

If, under the term s of thi s Lease, the consent of Landlord is required, su ch co nsent shall no t be unreasonably withheld.

17. Keys, Locks

Tenant shall give Landlord keys to all locks for the Unit. Tenant shall not change any locks or add any locks to the Unit without obtaining Landlord's consent, and if

given, Tenan t shall provid e keys to La ndlord for th ese locks.

18. Signs

Tenant shall not place any signs on the Premises or upon the grounds on which the Premises stand or in the Unit so as to be seen from outside the Unit.

Landlord shall have the right to place or cause to be placed on the Premises and/or u pon the groun ds on which the Premises stand or in or on the Unit, "For Rent" and/or "For Sale" signs.

19. Compliance with Authorities

Tenant shall, at its own cost and expense, comply promptly with all laws, rules, ordinances and directions of governmental and/o r mu nicipal auth orities, in surance carriers and/or homeowners' associations.

20. Tenant's Defaults, Landlord's Remedies

A. Landlord mu st give Ten ant noti ce of default (except for a default in t he p ayment of Monthly Rent and/or Additional Rent) and Tenant, upon receipt of such notice mu st cure the d efault within the time stated hereinafter:

1. a default un der

Paragraphs 8, 9, 10, 11,

12, 14, 17 or 21 of this Lease, ten (10) days;

2. a default u nder Pa ragraph 30 of this

Lease, thirty (30) days.

- B. In the event that Tenant fails to cu re a default within the time stated th erefore, Landlord may te rminate this Lea se. In su ch even t, Landlord shall give Ten ant notice stating the date upon which this Lea se shall terminate, such date being not le ss than three (3) days after the date of su ch notice at which time this Le ase shall then te rminate. Te nant shall be re sponsible for Monthly Ren t and Additional Rent a set forth in this Lease up to the date of termination.
- C. If this Lease is terminated or Tenant vacates the Unit prior to the Termination Date, La ndlord may enter the Unit and remove Tenant and any person or property and/or commence summary proceedings for eviction. The aforesaid actions are not the sole remedies of Landlord.
- D. If this Lease is cancelled or Landlord takes back the Unit
 - 1. Monthly Rent and Additio nal Rent for the unexpired portion of the Term imme diately becomes due and payable. In addition, any cost or repair expended by Landlord shall be the obligation of T enant and shall be deemed Additional Rent.
 - 2.. Landlord may re-rent the Unit and anything in it for any term and at any rental and any cost in connection therewith shall be borne by Tenant which may include, but is n ot limi ted to the cost of rep airs, decorations, pre paration for renting, bro ker's fees, advertising costs and attorney's fees. Any rent recovered by Landlord for the re-renting of the Unit shall red uce the amount of money that Tenant owes to Landlord.

21. Landlord's Rules

Tenant shall comply with these rules (the "Rules") at all times. If there is a change in the rules, La ndlord will give Tenant notice of same. Landlord shall not be liable to Ten ant for a nother T enant's violati on of the Rules. The rights afforded under the following Rules are for the sole benefit of Landlord:

- (a) the quiet enjoyment of other tenants shall not be interfered with;
- (b) sounds, odors and lights which are annoying to other tenants are not allowed;
- (c) floors within the Unit must be covered over 70% of the a rea of each room except for the b athroom and

kitchen;

- (d) all posted rules must be followed;
- (e) smoking is not permitted in the Unit or hallways;(f) All flammable o r da ngerous items may not b e kept or stored in the Unit;
- (g) no one is allowed access to or the enjoyment of the roof;
- (h) nothing shall be placed on or attached to the fire escapes, windows, doors or in the hall ways or common areas;
- (i) el evators, if any, are to be u sed by tenants and their gue sts only. Bicycles a re n ot allowe d in the elevators. Tenants

and their guests are not to leave any garbage, trash and/or debris in the elevators; (j) moving of furniture in and out of the Unit must be scheduled with the Landlord;

- (k) all deliverie s must b e made by mean s of the service entrance, if any;
- (I) lau ndry machines, if provide d, may be use d at tenants' risk and cost, may only be u sed at rea sonable hours an d al I instru ctions for their u se must be strictly followed;
- (m) cleaning of the exterior of the windows from the outside is strictly forbidden;
- if parking is provided, improperly parked vehicles may be immediately removed at tenant's cost;
- (o) tena nt may n ot leave any baby

carriages/strollers, bi cycles, boxe s, ca rtons and/or any items in hallways;

- (p) ten ant shall u se its be st efforts to con serve energy and water;
- (q) h ot plates or m eans of cooking other than the stove are not permitted.

22. Warranty of Habitability

Landlord warrants that the Unit and Premises a re suitable for living and that they are free from any condition that is dangerous to health, life and/or safety.

23. Limitation of Recovery

Should Tenant obtain a j udgment or other remedy from a court of competent jurisdiction for the payment of money by Landlord, Tenant is limited to the Landlord's interest in the Premises for the collection of same.

24. Construction and Demolition

Construction and/or d emolition may be done in o r near the Premise's a nd if same in terferes with the ventilation, view and/or enjoyment of the Unit, Tenant's obligations under this Lease shall, in no way, be affected.

25. Demolition of Premises

Should Landlord deem it necessary to demolish the Premises, Landlord may t erminate this Lea se upon six (6) months written notice to Tena nt provided such notice is given to a II other tena nts in the Premise s. In su ch event, Tenant shall surren der the Unit to Landlord upon such date as set forth in the notice.

26. Terraces and Balconies

If there is a terrace or bal cony as an adjunct to the Unit, such terrace or balcony is subject to the term s of this Lease.

Tenant shall keep the terrace or balcony clean, clear of snow, ice, garbage and other debris. No alteration or additions m ay be mad e to the terra

ce o r bal cony. Tenant's pro perty may n ot be sto red on the terra ce o r balcony. Cooking on the terrace or balcony is prohibited. Tenant shall maintain the terrace or balcony in good condition and make all repairs at Ten ant's cost, e xcept those of a structural n ature which is the responsibility of Landlord.

27. Common Recreational Areas

If applicable, Landlord may give Tenan t use of any playground, pool, parking or other areas, the use of which will be at Te nant's o wn ri sk a nd Te nant shall pay any charge im posed by L andlord for such use. La ndlord's permission to use these areas may b e revo ked at any time.

28. Landlord's Employees

The em ployees of L andlord shall n ot perfo rm any work for Ten ant at T enant's request. Such employees may not do any personal chores of Tenant.

29. Condemnation

If any or part of the Premises is taken or condemned by any governmental auth ority, Landlord may cancel this Lease on notice to Tenant and Tenant's rights hereunder shall end as of the date the authority takes title to the Premises which cancellation date can not be less than thirty (30) d ays from the date of L andlord's no tice. Tenant shall be liable for Monthly Re nt and Additional Rent to the d ate of cancellation and shall make no claim for the unexp ired term of the Lea se. Any award for the condemnation is the property of Lan dlord and Tenant assigns to L andlord a ny and all rights, intere st a nd/or claim in and to such award.

30. Bankruptcy

Should Tenant file a voluntary petition in bankruptcy or an involu ntary petition is filed ag ainst Te nant, or should T enant assign an y prop erty fro the b enefit of creditors or sho uld a trustee/receiver be appointed of Tenant an d/or Ten ant's property, La ndlord ca n cancel this Lease upon thirty (30) days written notice to Tenant.

31. Notices

Any notice to be give n under this Lease shall be in writing addressed to the party at the addresses set forth herein by certified mail or overni ght courie r service. Notice by L andlord to one name d Tenant shall be deemed given to all Tenants and occupants of the Unit. Each party hereto shall accept notices sent by the other. Any change of address by one party must be give n, by notice, to the other. Notice shall be deemed given when posted or delivered to the overnight courier service.

32. Waiver of Jury Trial, Set-Off or Counterclaim

The parties hereto waive trial by jury in all matters except for personal injury or property damage claims. In a summ ary pro ceeding for evictio n, Tenant waives Tenant's right to any set-off and/or counterclaim.

33. Broker

Tenant states that ______ is the sole Broker who showed the Unit to Tenant. Tenant shall hold h armless a nd in demnify Landlo rd fro a ny mo nies expended by Landlord should Tenant's statement herein be untrue.

34. Inability of Landlord to Perform

If Landlord is unable to perform any of its obligations to be performed hereunder due to governmental orders, labor strife or inability to secure goods or materials, through no fault on the part of Landlord, this Lease shall not be terminated or cancelled and such inability shall not impact upon Tenant's obligations hereunder.

35. Illegality

Should any part of this Lease be deemed illegal, the remaining p ortions of this Lease sh all not be affected thereby and shall remain in full force and effect.

36. Non-Disturbance

So long a s Tenant p ays the Mo nthly Rent and Additional Rent and there exists no defaults under any of the terms of this Le ase, Tenant may p eacefully occupy the Unit for the Lease Term.

37. Non-Waiver

Any failure by Landlord to insist upon Tenant's full compliance with the terms of this Lease and/or to enforce such term s shall n ot be deemed to be a waiver of Landlord's rights to insist upon or so enforce the terms of this Lease at a future date.

38. Parties Bound

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This Lease is binding upon Landlord and Tenant and their respective assignees and/or successors in interest.

39. Paragraph Headings

Paragraph headings are for reference only.

44. Surrender of Premises

On the Term ination Date, Tenant shall deliver the Unit to Lan dlord va cant, i n goo d co ndition and b room clean. Prior to such delivery, Tenant shall have vacated

40. Effectiveness

This Lease shall become effective a s of the d ate when Landlord delivers a fully executed co py hereof to Tenant or Tenant's attorney.

41. Entire Agreement

Tenant states that Tena nt has read this Lease and that it fully incorp orates all understandings, representations and promises made to Tenant by Landlord and/or Landlord's agent and that this Lease supercedes all prior representations, agreements and promises, whether oral or written.

42. Amendments

This Lease may only be changed or a mended in a writing signed by the parties hereto.

43. Riders

Additional terms are contained in the riders annexed hereto and designated Rider

the Unit, removed Te nant's p roperty, repaire d all damages caused by Ten ant and return the Unit in the same condition as received, rea sonable wear and tear excepted.

This Lease has been entered into as of the Date of Lease.

LANDLORD	IENANI