

COMMERCIAL LEASE AGREEMENT

(C.A.R. Form CL, Revised 12/15)

Date	e (For reference only):		/// II III	
	City of Fresno, a California		("Landlord") agree as falls	
1.	Shiv Investments, Inc (Nrupenbhai Patel, Presic PROPERTY: Landlord rents to Tenant and Tenant rents from Lan	dord the real property and improver	ments described as: 0070 No. 44	ws.
	Blackstone Avenue, Fresno, CA 93726	diord, the real property and improver	("Premise	_ s").
,	which comprise approximately% of the total square for	ootage of rentable space in the entire		· ,,
	for a further description of the Premises.			
2.	TERM: The term begins on (date)		("Commencement Date	"),
	(Check A or B):			
	A. Lease: and shall terminate on (date)	atat	AM/PM.	
	Any holding over after the term of this agreement expining party may terminate as specified in paragraph 2B. Rent s			
	advance. All other terms and conditions of this agreement		The ininediately preceding month, payable	6 111
	B. Month-to-month: and continues as a month-to-month		te the tenancy by giving written notice to	the
	other at least 30 days prior to the intended termination days			
	☐ C. RENEWAL OR EXTENSION TERMS: See attached ad	dendum		
3.	BASE RENT:			
	A. Tenant agrees to pay Base Rent at the rate of (CHECK ONE C			
	X (1) \$ per month, for the term □ (2) \$ per month, for the first 1	of the agreement.	oneing with the 12th month, and upon expira	tion
	of each 12 months thereafter, rent shall be adjusted ac			
	Statistics of the Department of Labor for All Urba		Consumor Frice mack of the Bareau of Ec	1001
	(the city nearest the location of the Premises), based		ent will be multiplied by the most current	CPI
	preceding the first calendar month during which the	adjustment is to take effect, and di-	livided by the most recent CPI preceding	the
	Commencement Date. In no event shall any adjusted			_
	the adjustment. If the CPI is no longer published, then the	he adjustment to Base Rent shall be	e based on an alternate index that most clo	sely
	reflects the CPI. (3) \$ per month for the period comme	poing	_and endinga	and
	\$ per month for the period comme			
	\$ per month for the period comme			
	(4) In accordance with the attached rent schedule.		<u> </u>	
	☐ (5) Other:			
	B. Base Rent is payable in advance on the 1st (or)			
	C. If the Commencement Date falls on any day other than the first on a 30-day period. If Tenant has paid one full month's Base Rei			
	shall be prorated based on a 30-day period.	in in advance of the Commencement t	Date, base herit for the second calendar me	JIIIII
4.	RENT:			
	A. Definition: ("Rent") shall mean all monetary obligations of Ten	ant to Landlord under the terms of th	his agreement, except security deposit.	
	B. Payment: Rent shall be paid to (Name) City of Fi			
	at (address) 2600 Fresno S	Street, Fresno, California 93721	, or at any o	ther
	location specified by Landlord in writing to Tenant.	All sales of Decret should be a social within 00	O days after Tanantia bill ad by Landland	
	C. Timing: Base Rent shall be paid as specified in paragraph 3. EARLY POSSESSION: Tenant is entitled to possession of the Pr		υ days after Tenant is billed by Landlord.	
	If Tenant is in possession prior to the Commencement Date, dur		ated to pay Base Bent, and (ii) Tenant	 l is
	☑ is not obligated to pay Rent other than Base Rent. Whether or no			
	to comply with all other terms of this agreement.	3 1 7 1	,	
	SECURITY DEPOSIT:			
		, ,	es not to hold Broker responsible for its ret	
	(IF CHECKED:) ☐ If Base Rent increases during the term of t as the increase in Base Rent.	nis agreement, Tenant agrees to incr	crease security deposit by the same propor	tion
	B. All or any portion of the security deposit may be used, as rea	sonably necessary to: (i) cure Tena	ant's default in payment of Rent, late char	res
	non-sufficient funds ("NSF") fees, or other sums due; (ii) repa			
	licensee of Tenant; (iii) broom clean the Premises, if necess			
	Tenant. SECURITY DEPOSIT SHALL NOT BE USED BY TE	ENANT IN LIEU OF PAYMENT OF L	LAST MONTH'S RENT. If all or any portio	n of
	the security deposit is used during tenancy, Tenant agrees to			
	Tenant. Within 30 days after Landlord receives possession of			
	the amount of any security deposit received and the basis for However, if the Landlord's only claim upon the security deposit			
	of unpaid Rent, shall be returned within 14 days after the Land		g portion of the security deposit, after deduc	LIUII
	C. No interest will be paid on security deposit, unless required by	•	—DS —DS	
	, , , , , , , , , , , , , , , , , , , ,		A 10 A 0	
Lan	ndlord's Initials ()()	Tenant's Initials (<u> </u>	
© 20	015, California Association of REALTORS®, Inc.		<u> </u>	:]

CL REVISED 12/15 (PAGE 1 OF 6)

Premise	s: <u>38/6 North Blackstone Ave</u>	<u>nue, Fresno, CA 9</u>	3/26		Date _	09/14/2023
7. PA	YMENTS:	TOTAL DUE	PAYMENT RECEIVED	BAL	ANCE DUE	DUE DATE
A.	Rent: From To	\$	\$	_ \$	0.00	
	Date Date					
B.	Security Deposit	\$	\$	_ \$	0.00	
C.	Other:Category	\$	\$	_ \$	0.00	
D.	Other:Category	\$	\$	_ \$	0.00	
E.		\$ 0.00	\$ 0.00	\$	0.00	
rig sh ca lea ve	ht to parking ☑ is □ is not included in the Base Rent of all be an additional \$ per month. Parking mpers, buses or trucks (other than pick-up trucks). Tenanuking oil, gas or other motor vehicle fluids shall not be pathicles is not allowed in parking space(s) or elsewhere on the pathicles are not allowed. Storage is permitted as follows:_	unreserved and narged pursuant to grace(s) are to be trained to be trained and in assigned in parking spane Premises. No ov	paragraph 3. If not i used for parking op gned space(s) only. aces or on the Prem	ncluded erable i Parking iises. M	_ reserved ve l in the Base F motor vehicles space(s) are echanical wor	Rent, the parking rental feats, except for trailers, boats to be kept clean. Vehicle
Th sp tha go co	e right to additional storage space ☒ is ☐ is not included ace shall be an additional \$ per month. To tis claimed by another, or in which another has any righods, flammable materials, explosives, or other dangerous ntamination caused by Tenant's use of the storage area. TE CHARGE; INTEREST; NSF CHECKS: Tenant acknowledges.	in the Base Rent chenant shall store on the title, or interest. or hazardous mater	nly personal property Tenant shall not sto rial. Tenant shall pay	that Te re any i for, an	enant owns, a improperly pa d be responsi	nd shall not store propert ckaged food or perishable ble for, the clean-up of an
are Te \$_ ad of acc fee	ditional Rent. Landlord and Tenant agree that these charg Fenant's late or NSF payment. Any late charge, delinquen ceptance of any late charge or NSF fee shall not constitute shall not be deemed an extension of the date Rent is due	expenses, and late ifter date due, or if a nnum on the delinques represent a fair t interest, or NSF for a waiver as to any	charges imposed of a check is returned I uent amount and \$25 and reasonable estimed due shall be paid default of Tenant.	on Land NSF, Te 5.00 as a mate of I with th Landlore	lord. If any insenant shall pay a NSF fee, any the costs Lan e current insta d's right to col	stallment of Rent due fron to Landlord, respectively of which shall be deemed dlord may incur by reason allment of Rent. Landlord' lect a Late Charge or NSI
11. CO fol	der this agreement, and as provided by law. DNDITION OF PREMISES: Tenant has examined the Price lowing exceptions: ms listed as exceptions shall be dealt with in the following					
La inve	NING AND LAND USE: Tenant accepts the Premises and lord makes no representation or warranty that Premise estigation regarding all applicable Laws. NANT OPERATING EXPENSES: Tenant agrees to pay for the properties of the properti	s are now or in the	future will be suita	ble for	Tenant's use.	Tenant has made its own
	OPERTY OPERATING EXPENSES: Tenant agrees to pay its proportionate share of Landlord' area maintenance, consolidated utility and service bills, Premises to the total square footage of the rentable spa	insurance, and re	al property taxes, b	ased o	n the ratio of	the square footage of the
No pro 16. RU tim end ma	(If checked) Paragraph 14 does not apply. E: The Premises are for the sole use as	enant will comply w les and regulations shall not, and shall hbors, or use the Pr	rith all Laws affecting of Landlord (and, if ensure that guests remises for any unlay	g its use applical and lice wful purp	of the Premisble, Owner's A ensees of Ten poses, includir	ses. Association) that are at an ant do not, disturb, annoy ng, but not limited to, using
17. M <i>A</i> .	INTENANCE: Tenant OR□ (If checked, Landlord) shall professionally systems, if any, and keep glass, windows and doors in contract for or perform such main Landlord OR□ (If checked, Tenant) shall maintain the remains and t	perable and safe c intenance, and cha	ondition. Unless Lar rge Tenant for Landl	ndlord is lord's co	s checked, if Tost.	enant fails to maintain the
Landlor	d's Initials ()() EVISED 12/15 (PAGE 2 OF 6)		Tenant's Initials (_	Mp)()) EQUAL HOUSING

3876 North Blackstone Avenue, Fresno, CA 93726

18. ALTERATIONS: Tenant shall not make any alterations in or about the Premises, including installation of trade fixtures and signs, without Landlord's

Date

09/14/2023

DocuSign Envelope ID: 658CCABC-D195-4F78-87CF-8A2D56802DF5

Premises:

Premises:	3876 North Blackstone Avenue, Fresno, CA 93726	Date	09/14/2023

- 30. TENANCY STATEMENT (ESTOPPEL CERTIFICATE): Tenant shall execute and return a tenancy statement (estoppel certificate), delivered to Tenant by Landlord or Landlord's agent, within 3 days after its receipt. The tenancy statement shall acknowledge that this agreement is unmodified and in full force, or in full force as modified, and state the modifications. Failure to comply with this requirement: (i) shall be deemed Tenant's acknowledgment that the tenancy statement is true and correct, and may be relied upon by a prospective lender or purchaser; and (ii) may be treated by Landlord as a material breach of this agreement. Tenant shall also prepare, execute, and deliver to Landlord any financial statement (which will be held in confidence) reasonably requested by a prospective lender or buyer.
- 31. LANDLORD'S TRANSFER: Tenant agrees that the transferee of Landlord's interest shall be substituted as Landlord under this agreement. Landlord will be released of any further obligation to Tenant regarding the security deposit, only if the security deposit is returned to Tenant upon such transfer, or if the security deposit is actually transferred to the transferee. For all other obligations under this agreement, Landlord is released of any further liability to Tenant, upon Landlord's transfer.
- 32. SUBORDINATION: This agreement shall be subordinate to all existing liens and, at Landlord's option, the lien of any first deed of trust or first mortgage subsequently placed upon the real property of which the Premises are a part, and to any advances made on the security of the Premises, and to all renewals, modifications, consolidations, replacements, and extensions. However, as to the lien of any deed of trust or mortgage entered into after execution of this agreement, Tenant's right to quiet possession of the Premises shall not be disturbed if Tenant is not in default and so long as Tenant pays the Rent and observes and performs all of the provisions of this agreement, unless this agreement is otherwise terminated pursuant to its terms. If any mortgagee, trustee, or ground lessor elects to have this agreement placed in a security position prior to the lien of a mortgage, deed of trust, or ground lease, and gives written notice to Tenant, this agreement shall be deemed prior to that mortgage, deed of trust, or ground lease, or the date of recording.
- 33. TENANT REPRESENTATIONS; CREDIT: Tenant warrants that all statements in Tenant's financial documents and rental application are accurate. Tenant authorizes Landlord and Broker(s) to obtain Tenant's credit report at time of application and periodically during tenancy in connection with approval, modification, or enforcement of this agreement. Landlord may cancel this agreement: (i) before occupancy begins, upon disapproval of the credit report(s); or (ii) at any time, upon discovering that information in Tenant's application is false. A negative credit report reflecting on Tenant's record may be submitted to a credit reporting agency, if Tenant fails to pay Rent or comply with any other obligation under this agreement.
- **34. CONSTRUCTION-RELATED ACCESSIBILITY STANDARDS:** Landlord states that the Premises □ has, or ☒ has not been inspected by a Certified Access Specialist. If so, Landlord states that the Premises □ has, or □ has not been determined to meet all applicable construction-related accessibility standards pursuant to Civil Code Section 55.53.

35. DISPUTE RESOLUTION:

- A. MEDIATION: Tenant and Landlord agree to mediate any dispute or claim arising between them out of this agreement, or any resulting transaction, before resorting to arbitration or court action, subject to paragraph 35B(2) below. Paragraphs 35B(2) and (3) apply whether or not the arbitration provision is initialed. Mediation fees, if any, shall be divided equally among the parties involved. If for any dispute or claim to which this paragraph applies, any party commences an action without first attempting to resolve the matter through mediation, or refuses to mediate after a request has been made, then that party shall not be entitled to recover attorney fees, even if they would otherwise be available to that party in any such action. THIS MEDIATION PROVISION APPLIES WHETHER OR NOT THE ARBITRATION PROVISION IS INITIALED.
- B. ARBITRATION OF DISPUTES: (1) Tenant and Landlord agree that any dispute or claim in Law or equity arising between them out of this agreement or any resulting transaction, which is not settled through mediation, shall be decided by neutral, binding arbitration, including and subject to paragraphs 35B(2) and (3) below. The arbitrator shall be a retired judge or justice, or an attorney with at least 5 years of real estate transactional law experience, unless the parties mutually agree to a different arbitrator, who shall render an award in accordance with substantive California Law. In all other respects, the arbitration shall be conducted in accordance with Part III, Title 9 of the California Code of Civil Procedure. Judgment upon the award of the arbitrator(s) may be entered in any court having jurisdiction. The parties shall have the right to discovery in accordance with Code of Civil Procedure §1283.05.
 - (2) EXCLUSIONS FROM MEDIATION AND ARBITRATION: The following matters are excluded from Mediation and Arbitration hereunder: (i) a judicial or non-judicial foreclosure or other action or proceeding to enforce a deed of trust, mortgage, or installment land sale contract as defined in Civil Code §2985; (ii) an unlawful detainer action; (iii) the filing or enforcement of a mechanic's lien; (iv) any matter that is within the jurisdiction of a probate, small claims, or bankruptcy court; and (v) an action for bodily injury or wrongful death, or for latent or patent defects to which Code of Civil Procedure §337.1 or §337.15 applies. The filing of a court action to enable the recording of a notice of pending action, for order of attachment, receivership, injunction, or other provisional remedies, shall not constitute a violation of the mediation and arbitration provisions.
 - (3) BROKERS: Tenant and Landlord agree to mediate and arbitrate disputes or claims involving either or both Brokers, provided either or both Brokers shall have agreed to such mediation or arbitration, prior to, or within a reasonable time after the dispute or claim is presented to Brokers. Any election by either or both Brokers to participate in mediation or arbitration shall not result in Brokers being deemed parties to the agreement.

"NOTICE: BY INITIALING IN THE SPACE BELOW YOU ARE AGREEING TO HAVE ANY DISPUTE ARISING OUT OF THE MATTERS INCLUDED IN THE 'ARBITRATION OF DISPUTES' PROVISION DECIDED BY NEUTRAL ARBITRATION AS PROVIDED BY CALIFORNIA LAW AND YOU ARE GIVING UP ANY RIGHTS YOU MIGHT POSSESS TO HAVE THE DISPUTE LITIGATED IN A COURT OR JURY TRIAL. BY INITIALING IN THE SPACE BELOW YOU ARE GIVING UP YOUR JUDICIAL RIGHTS TO DISCOVERY AND APPEAL, UNLESS THOSE RIGHTS ARE SPECIFICALLY INCLUDED IN THE 'ARBITRATION OF DISPUTES' PROVISION. IF YOU REFUSE TO SUBMIT TO ARBITRATION AFTER AGREEING TO THIS PROVISION, YOU MAY BE COMPELLED TO ARBITRATE UNDER THE AUTHORITY OF THE CALIFORNIA CODE OF CIVIL PROCEDURE. YOUR AGREEMENT TO THIS ARBITRATION PROVISION IS VOLUNTARY."

"WE HAVE READ AND UNDERSTAND THE FOREGOING AND AGREE TO SUBMIT DISPUTES ARISING OUT OF THE MATTERS INCLUDED IN THE 'ARBITRATION OF DISPUTES' PROVISION TO NEUTRAL ARBITRATION."

		—DS	DS
Landlord's Initials/	Tenant's Initials	MP	JP



CL REVISED 12/15 (PAGE 5 OF 6)

Landlord's Initials (_____)(_

Tenant's Initials (

relationships (C.A.R. Form AD) has been provided to Landlord and Tenant, who each acknowledge its receipt.

Premises:	3876 North B	Blackstone Avenue, Fresno, CA 93726		Date	09/14/2023
verify repretax advice; to obtain a not decide verms of ter appropriate	esentations made by others (v) will not provide other ad- real estate license. Furthern what rental rate a Tenant sho nancy. Landlord and Tenant e professionals.	agree that Brokers: (i) do not gu ; (iii) will not verify zoning and la vice or information that exceeds nore, if Brokers are not also actir ould pay or Landlord should accep agree that they will seek legal, to	and use restrictions; (iv) the knowledge, educatio ng as Landlord in this ag ot; and (vii) do not decide	cannot pronot pronor or experi reement, B upon the l	rovide legal or ience required Brokers: (vi) do length or other
(Signed by:			9/2	1/2023
Tenant MW	808CCE47420			Date 7/2	
(Print name)	Shiv Investments	s, Inc (Nrupenbhai Patel, President)		-	
Address		City		State	Zip
Docu	Signed by:	·			
	808CCE47420			_ Date <u>9/21</u>	1/2023
(Print name)	Sniv investmen	ts, Inc (Jatinbhai Patel, Secretary)		-	
		City		State	Zip
including a alterations agents to p Guara	any and all court costs and atto of any term in this Agreement a proceed against Tenant for any antor (Print Name)	ns, the prompt payment of Rent or conney fees included in enforcing the Agreed to by Landlord and Tenant; and default occurring under this Agreeme	Agreement; (ii) consent to a diii) waive any right to requent before seeking to enforce	any changes ire Landlord e this Guarar	s, modifications of and/or Landlord's ntee.
		City			
·		he above terms and conditions.			
•		City of Fresno, a Cal	ifornia municipal corporatio	n Date	
(owne	er or agent with authority to ent	ter into this agreement)			
Address		City		State	Zip
Landlord		law into this page and and		_ Date	
(Owne Address	er or agent with authority to ent	· ·		State	Zin
Address		City		State	Zip
agreement bet	ween Landlord and Tenant.	e. Real estate brokers who are not	· ·		, ,
Real Estare Br	oker (Leasing Firm)	Mettee & Co, Inc	CalBR	E Lic.#	02201060
By (Agent <mark>) _<i></i>/</mark>	ishua Mettee		<u>02074534</u> Date ⁹		
Address	56AFA38C6830466 7621 North Del Mar A	Mettee & Co, Inc Joshua Mettee CalBRE Lic. # venue #102 City	Fresno	State	4 Zip <u>93711</u>
Telephone	(559) 313-7742	Fax	E-mail	josh@mette	ee.com
Real Estate Br	oker (Listing Firm)		CalBB	F Lic #	
By (Agent)		CalBRE Lic. #	Date _		
Address		City		State	Zip
Telephone		Fax	E-mail		
© 2015 California	Association of BEALTORS® Inc. U	nited States convright law (Title 17 U.S. Co	de) forbids the unauthorized dist	ribution displa	v and reproduction o
FRANSACTION. A CONSULT AN APP OF REALTORS®.	A REAL ESTATE BROKER IS THE PE PROPRIATE PROFESSIONAL. This for It is not intended to identify the user as CIATION OF BEALTORS® who subserved	or any other means, including facsimile or c PRESENTATION IS MADE AS TO THE LEGA RSON QUALIFIED TO ADVISE ON REAL E m is made available to real estate professional a REALTOR®. REALTOR® is a registered c itle to its Code of Ethics	STATE TRANSACTIONS. IF YOU s through an agreement with or pur ollective membership mark which	J DESIRE LEG chase from the may be used o	AND IN ANY SPECIFIC ALL OR TAX ADVICE California Association only by members of the

R L Published and Distributed by:
REAL ESTATE BUSINESS SERVICES, LLC.
a subsidiary of the California Association of REALTORS®
5 c 525 South Virgil Avenue, Los Angeles, California 90020
CL REVISED 12/15 (PAGE 6 OF 6)

Reviewed by _____ Date ____

EQUAL HOUSING OPPORTUNITY



COMMERCIAL LEASE CONSTRUCTION ACCESSIBILITY ADDENDUM

(C.A.R. Form CLCA, 11/16)

	the Commercial Lease Agreement (lease) dated	09/06/2023
	City of Fresno, a California municipal corporation vestments, Inc (Nrupenbhai Patel, President; Jatinbhai Patel, Secreta	is referred to as "Landlord" ry) is referred to as "Tenant".
	ase is deleted in its entirety and replaced by the following:	is referred to as Teriant.
A. Landlord states that B. If the Premises have (1) Landlord states accessibility states prepared by the (2) □ (i) Tenant has rescind the least OR □ (ii) Tenant has Based upon into OR □ (iii) Tenant has shall provide a	STRUCTION-RELATED ACCESSIBILITY STANDARDS: at the Premises □ have, or ☑ have not been inspected by a Case been inspected by a Case, that the Premises □ have, or □ have not been determined to andards pursuant to Civil Code Section 55.53. Landlord she Case (and, if applicable a copy of the disability access in a received a copy of the report at least 48 hours before exect be based upon information contained in the report. The as received a copy of the report prior to, but no more than formation contained in the report, Tenant has 72 hours after some copy of the report prepared by the CASe (and, if applicable in 7 days after execution of this lease. Tenant shall have up	o meet all applicable construction-related nall provide Tenant a copy of the report aspection certificate) as specified below. Equating this lease. Tenant has no right to a, 48 hours before, executing this lease ter execution of this lease to rescind it. Orior to execution of this lease. Landlord a copy of the disability accessinspection
based upon info C. If the Premises have inspection, "A Certified Access comply with all of to not require a CASpelessee or tenant from the lessee or tenant time and manner or repairs necessary to correct the Tenant, Land	ormation in the report. We not been inspected by a CASp or a certificate was not in the report. See Specialist (CASp) can inspect the subject premises and of the applicable construction-related accessibility standards upon inspection of the subject premises, the commercial proper of the obtaining a CASp inspection of the subject premises for the the CASp inspection, the payment of the fee for the CASp to correct violations of construction-related accessibility standards to the contrary in paragraph 17, 18, 19 or elsewhere control of the construction related accessibility standards to the construction related accessibility standards	determine whether the subject premises under state law. Although state law does erty owner or lessor may not prohibit the the occupancy or potential occupancy of tually agree on the arrangements for the prince inspection, and the cost of making any indards within the premises." in the lease, any repairs or modifications to the Premises are the responsibility of
Tenant (Signature)	hupenbliai Patel	Date
Topont (Print name)	-BB9A808CCE4/420BoeuSigned by: Shiv Investments, Inc (Nrupenbhai Pat	tel, President)
	atinhlai Patel	Date 9/21/2023
Tenant (Print name)	Shiv Investments, Inc (Jatinbhai Pate	el, Secretary)
Landlord (Print name)	City of Fresno, a California municip	pal corporation
Landlord (Signature) _		Date
Landlord (Print name)		
of this form, or any portion there CALIFORNIA ASSOCIATON OF TRANSACTION A BEAL ESTA	ation of REALTORS®, Inc. United States copyright law (Title 17 U.S. Code) forbided, by photocopy machine or any other means, including facsimile or computerized REALTORS®. NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OF REAL ESTATE TRAN THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE TRAN PROFESSIONAL. This form is made available to real estate professionals throut is not intended to identify the user as a REALTOR®. REALTOR® is a registered SOCIATION OF REALTORS® who subscribe to its Code of Ethics.	formats. THIS FORM HAS BEEN APPROVED BY THE DR ACCURACY OF ANY PROVISION IN ANY SPECIFIC JSACTIONS IF YOU DESIRE I FGAL OR TAX ADVICE

Published and Distributed by:
REAL ESTATE BUSINESS SERVICES, LLC.
a subsidiary of the CALIFORNIA ASSOCIATION OF REALTORS®
525 South Virgil Avenue, Los Angeles, California 90020

Reviewed by



CLCA 11/16 (PAGE 1 OF 1)

INSURANCE ADDENDUM REPLACING PARAGRAPH 29 OF COMMERCIAL LEASE AGREEMENT

29. INSURANCE: Tenant's persona	I property, fixtures, equipment, inventory and
vehicles are not insured by Landlord	d against loss or damage due to fire, theft,
vandalism, rain, water, criminal or no	egligent acts of others, or any other cause. Tenant is
to carry Tenant's own property insur	ance to protect Tenant from any such loss. In
addition, Tenant shall carry (i) liabilit	y insurance in an amount of not less than
\$ <u>2,000,000</u>	and (ii) property insurance in an amount sufficient
to cover the replacement cost of the	property if Tenant is responsible for maintenance
under paragraph 17B	

- (a) Throughout the life of this Agreement, TENANT shall pay for and maintain in full force and effect all insurance as required herein with an insurance company(ies) either (i) admitted by the California Insurance Commissioner to do business in the State of California and rated no less than "A-VII" in the Best's Insurance Rating Guide, or (ii) as may be authorized in writing by LANDLORD'S Risk Manager or his/her designee at any time and in his/her sole discretion. The LANDLORD, its officers, officials, employees, agents and volunteers (hereinafter referred to collectively as "LANDLORD") requires policies of insurance as stated herein shall maintain limits of liability of not less than those amounts stated therein. However, the insurance limits available to LANDLORD, shall be the greater of the minimum limits specified therein or the full limit of any insurance proceeds to the named insured.
- (b) If at any time during the life of the Agreement or any extension, TENANT or any of its subcontractors fail to maintain any required insurance in full force and effect, all services and work under this Agreement shall be discontinued immediately, and all payments due or that become due to TENANT shall be withheld until notice is received by LANDLORD that the required insurance has been restored to full force and effect and that the premiums therefore have been paid for a period satisfactory to LANDLORD. Any failure to maintain the required insurance shall be sufficient cause for LANDLORD to terminate this Agreement. No action taken by LANDLORD pursuant to this section shall in any way relieve TENANT of its responsibilities under this Agreement. The phrase "fail to maintain any required insurance" shall include, without limitation, notification received by LANDLORD that an insurer has commenced proceedings, or has had proceedings commenced against it, indicating that the insurer is insolvent.
- (c) The fact that insurance is obtained by TENANT shall not be deemed to release or diminish the liability of TENANT, including, without limitation, liability under the indemnity provisions of this Agreement. The duty to indemnify LANDLORD shall apply to all claims and liability regardless of whether any insurance policies are applicable. The policy limits do not act as a limitation upon the amount of indemnification to be provided by TENANT. Approval or purchase of any insurance

contracts or policies shall in no way relieve from liability nor limit the liability of TENANT, vendors, suppliers, invitees, contractors, subcontractors, or anyone employed directly or indirectly by any of them.

Coverage shall be at least as broad as:

- 1. The most current version of Insurance Services Office (ISO) Commercial General Liability Coverage Form CG 00 01, providing liability coverage arising out of your business operations. The Commercial General Liability policy shall be written on an occurrence form and shall provide coverage for "bodily injury," "property damage" and "personal and advertising injury" with coverage for premises and operations (including the use of owned and non-owned equipment), products and completed operations, and contractual liability (including, without limitation, indemnity obligations under the Agreement) with limits of liability not less than those set forth under "Minimum Limits of Insurance."
- 2. The most current version of ISO *Commercial Auto Coverage Form CA 00 01, providing liability coverage arising out of the ownership, maintenance or use of automobiles in the course of your business operations. The Automobile Policy shall be written on an occurrence form and shall provide coverage for all owned, hired, and non-owned automobiles or other licensed vehicles (Code 1- Any Auto). If personal automobile coverage is used, the LANDLORD, its officers, officials, employees, agents and volunteers are to be listed as additional insureds.
- 3. Workers' Compensation insurance as required by the State of California and Employer's Liability Insurance.

MINIMUM LIMITS OF INSURANCE

TENANT, or any party the TENANT subcontracts with, shall maintain limits of liability of not less than those set forth below. However, insurance limits available to LANDLORD and each of their officers, officials, employees, agents and volunteers as additional insureds, shall be the greater of the minimum limits specified herein or the full limit of any insurance proceeds available to the named insured:

1. **COMMERCIAL GENERAL LIABILITY**:

- (i) \$1,000,000 per occurrence for bodily injury and property damage;
- (ii) \$1,000,000 per occurrence for personal and advertising injury;
- (iii) \$2,000,000 aggregate for products and completed operations; and,

(iv) \$2,000,000 general aggregate applying separately to the work performed under the Agreement.

2. **COMMERCIAL AUTOMOBILE LIABILITY:**

\$1,000,000 per accident for bodily injury and property damage.

- 3. **WORKERS' COMPENSATION INSURANCE** as required by the State of California with statutory limits and **EMPLOYER'S LIABILITY** with limits of liability not less than:
 - (i) \$1,000,000 each accident for bodily injury;
 - (ii) \$1,000,000 disease each employee; and,
 - (iii) \$1,000,000 disease policy limit.
- 4. **PROPERTY:** Limits of insurance in an amount equal to the full (100%) replacement cost (without deduction for depreciation) of TENANT'S business property.

UMBRELLA OR EXCESS INSURANCE

In the event TENANT purchases an Umbrella or Excess insurance policy(ies) to meet the "Minimum Limits of Insurance," this insurance policy(ies) shall "follow form" and afford no less coverage than the primary insurance policy(ies). In addition, such Umbrella or Excess insurance policy(ies) shall also apply on a primary and noncontributory basis for the benefit of the LANDLORD and each of their officers, officials, employees, agents and volunteers.

DEDUCTIBLES AND SELF-INSURED RETENTIONS

TENANT shall be responsible for payment of any deductibles contained in any insurance policy(ies) required herein and TENANT shall also be responsible for payment of any self-insured retentions. Any deductibles or self-insured retentions must be declared on the Certificate of Insurance, and approved by, the LANDLORD'S Risk Manager or his/her designee. At the option of the LANDLORD'S Risk Manager or his/her designee, either:

(i) The insurer shall reduce or eliminate such deductibles or self-insured retentions as respects LANDLORD, its officers, officials, employees, agents and volunteers; or

(ii) TENANT shall provide a financial guarantee, satisfactory to LANDLORD'S Risk Manager or his/her designee, guaranteeing payment of losses and related investigations, claim administration and defense expenses. At no time shall LANDLORD be responsible for the payment of any deductibles or self-insured retentions.

OTHER INSURANCE PROVISIONS/ENDORSEMENTS

<u>All policies of insurance</u> required herein shall be endorsed to provide that the coverage shall not be cancelled, non-renewed, reduced in coverage or in limits except after thirty (30) calendar days written notice has been given to LANDLORD, except ten (10) days for nonpayment of premium. TENANT is also responsible for providing written notice to the LANDLORD under the same terms and conditions. Upon issuance by the insurer, broker, or agent of a notice of cancellation, non-renewal, or reduction in coverage or in limits, TENANT shall furnish LANDLORD with a new certificate and applicable endorsements for such policy(ies). In the event any policy is due to expire during the work to be performed for LANDLORD, TENANT shall provide a new certificate, and applicable endorsements, evidencing renewal of such policy not less than fifteen (15) calendar days prior to the expiration date of the expiring policy.

The Commercial General and Automobile Liability policies of insurance shall be endorsed to name LANDLORD, its officers, officials, employees, agents and volunteers as additional insureds.

The Commercial General and Automobile Liability policies of insurance shall be endorsed so TENANT's insurance shall be primary and no contribution shall be required of Landlord. The coverage shall contain no special limitations on the scope of protection afforded to LANDLORD, its officers, officials, employees, agents and volunteers. If TENANT maintains higher limits of liability than the minimums shown above, Landlord requires and shall be entitled to coverage for the higher limits of liability maintained by TENANT.

Should any of the required policies provide that the defense costs are paid within the Limits of Liability, thereby reducing the available limits by any defense costs, then the requirement for the Limits of Liability of these polices will be twice the above stated limits.

The Workers' Compensation insurance policy shall contain, or be endorsed to contain, a waiver of subrogation as to LANDLORD, its officers, officials, employees, agents and volunteers.

The property insurance policy is to contain, or be endorsed to contain, the following provisions:

- 1. Full replacement value of any permanent improvements on the Leased Premises, with the LANDLORD named as a Loss Payee.
- 2. The coverage shall contain:
 - (i) No coinsurance penalty.
 - (ii) No limitations or exclusions for vacancy of any part of the Premises.
 - (iii) No special limitations on the scope of protection afforded to Landlord.

PROVIDING OF DOCUMENTS - TENANT shall furnish LANDLORD with all certificate(s) and applicable endorsements effecting coverage required herein All certificates and applicable endorsements are to be received and approved by the LANDLORD'S Risk Manager or his/her designee prior to LANDLORD'S execution of the Agreement and before work commences. All non-ISO endorsements amending policy coverage shall be executed by a licensed and authorized agent or broker. Upon request of LANDLORD, TENANT shall immediately furnish LANDLORD with a complete copy of any insurance policy required under this Agreement, including all endorsements, with said copy certified by the underwriter to be a true and correct copy of the original policy. This requirement shall survive expiration or termination of this Agreement. All subcontractors working under the direction of TENANT shall also be required to provide all documents noted herein.

<u>SUBCONTRACTORS</u> - If TENANT subcontracts any or all of the services to be performed under this Agreement, TENANT shall require, at the discretion of the LANDLORD Risk Manager or designee, subcontractor(s) to enter into a separate Side Agreement with the Landlord to provide required indemnification and insurance protection. Any required Side Agreement(s) and associated insurance documents for the subcontractor must be reviewed and preapproved by LANDLORD Risk Manager or designee. If no Side Agreement is required, TENANT will be solely responsible for ensuring that it's subcontractors maintain insurance coverage at levels no less than those required by applicable law and is customary in the relevant industry.

39. INDEMNIFICATION: To the furthest extent allowed by law, TENANT shall indemnify, hold harmless and defend LANDLORD, and its officers, officials, employees, agents and

volunteers (hereinafter referred to collectively as "LANDLORD") from any and all loss, liability, fines, penalties, forfeitures, costs and damages (whether in contract, tort or strict liability, including but not limited to personal injury, death at any time and property damage, including damage by fire or other casualty) incurred by LANDLORD, TENANT or any other person, and from any and all claims, demands and actions in law or equity (including attorney's fees and litigation expenses), arising or alleged to have arisen directly or indirectly out of TENANT's: (i) occupancy, maintenance and/or use of the Premises or (ii) performance of, or failure to perform, this Lease. TENANT's obligations under the preceding sentence shall apply to any negligence of LANDLORD, but shall not apply to any loss, liability, fines, penalties, forfeitures, costs or damages caused solely by the gross negligence, or by the willful misconduct, of LANDLORD.

If TENANT should contract any work on the Premises or subcontract any of its obligations under this Lease, TENANT shall require each consultant, contractor and subcontractor to enter into a Side Lease, at the discretion of the City's Risk Manager or their designee, to indemnify, hold harmless and defend LANDLORD, and its officers, officials, employees, agents and volunteers in accordance with the terms of the preceding paragraph.

TENANT's occupancy, maintenance and use of the Premises shall be at TENANT's sole risk and expense. TENANT accepts all risk relating to TENANT's: (i) occupancy, maintenance and/or use of the Premises; (ii) use of all or any part of that Premises, including use of any public facilities and improvements, upon which the Premises is located; and (iii) the performance of, or failure to perform, this Lease. LANDLORD shall not be liable to TENANT or TENANT's insurer(s) for, and TENANT and its insurer(s) hereby waives and releases LANDLORD from, any and all loss, liability, fines, penalties, forfeitures, costs or damages resulting from or attributable to an occurrence on or about the Premises including any public facilities and improvements, upon which the Premises is located, in any way related to the TENANT's operations and activities. TENANT shall immediately notify LANDLORD of any occurrence on the Premises including any public facilities and improvements, upon which the Premises are located, resulting in injury or death to any person or damage to property of any person.

The provisions of this Section shall survive termination or expiration of this Lease.

	——DocuSigned by:		
Tenant:	Mupenbliai Patel	Landlord:	
Name:	งานตุ๊อ๊ก๊ซ๊ก๊ลี๋ ⁷⁷⁴ Patel	Name:	
	0/21/2023		
Date:		Date:	
	DocuSigned by:		
Tenant:	Natinbliai Patel		
Name:	Jat¶hbhaF⁴Ætel		
9	0/21/2023		
Date:	<u> </u>		