SUMMARY OF GROUND LEASE TERMS
BETWEEN
The Farmers Land Trust and Sarah and Jason Ricks

Trust:	The Farmers Land Trust, Inc., a Delaware nonprofit corporation **(“TRUST")**
Farmer:	Sarah and Jason Ricks **("FARMER")**
Lease Term:	99 years
Leased Premises or LAND:	The LAND consists of two parcels totaling 38.222 acres and the structures and Improvements thereon. LAND shall exclude the primary residence located thereupon, which the Trust and FARMER acknowledge is subject to a separate Residential Lease dated on or about the date hereof and entered into by and between the TRUST and FARMER (the “**RESIDENTIAL LEASE**”). The LAND is more particularly described on Exhibit A Property Description
Base Rent:	Property taxes, insurance, and $600 annual voluntary tax paid to a local or regional Indigenous community, such as The Native American Indian Center of Central Ohio (NAICCO), and operating expenses mutually agreed to.
Approved Use:	Agricultural Activities, which includes implementation of one or more of the following: (a) soil health, (b) flora, fauna, and habitat diversity, (c) sustainable grazing, foraging, and hay land, (d) a healthy ecosystem, and (e) to protect water quality and quantity.
Insurance Requirements:	Both parties will name each other as additionally insured. See **Section 8**.
Notices:	Sarah and Jason Ricks [redacted] The Farmer’s Land Trust PO Box 195 Cookeville, TN 38503 info@thefarmerslandTrust.org

GROUND LEASE AGREEMENT BETWEEN
The Farmers Land Trust and Sarah and Jason Ricks

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This Lease is written in both legal and plain language. Where the Parties may disagree about the meaning of this Lease, the Parties will consider both the legal and plain language meaning of the Lease equally. The legal interpretation is not the sole authority and does not outweigh the plain language interpretation.

THIS LEASE AGREEMENT ("**Lease**") is effective as of _____, 2026 (the "**Effective Date**") by and between **The Farmers Land Trust, Inc.**, a Delaware nonprofit corporation exempt under Section 501(c)(3) of the Internal Revenue Code (the "**TRUST**"), as lessor, and **Sarah and Jason Ricks** (the "**FARMER**"), as lessee. The TRUST and FARMER are collectively called the **"Parties."**

1. FOUNDATIONAL DEFINITIONS

About this Section: This section provides important definitions that will be used in the remainder of the Lease.

Legal Language	Plain Language
a. "Base Rent" means the annual amount to be paid by FARMER to the TRUST prior the beginning of each Lease Year. Rent will be	**The FARMER and TRUST will agree to the amount**

calculated by the end of the Initial Stage and incorporated into the Management Plan. At minimum, the Base Rent will cover: (i) any local, state or federal real estate taxes, (ii) property insurance, (iii) a voluntary tax to an agreed upon Indigenous Community, and (iv) the TRUST'S required operating expenses (as mutually agreed to in the Management Plan).	**of "Base Rent" before the rent becomes due. Annual rent is paid to cover expense categories on page 1 of this Lease.**
b. "Lease Commencement Date" means the date on which the LAND is delivered to FARMER. Unless another date is specified here, Commencement Date is the same date as the Effective Date.	**The "Lease Commencement Date" does not begin until the LAND is delivered to the FARMER.**
c. "LAND" means the land being leased to FARMER as more particularly described in the Property Description in Exhibit A "Property Description"; shown as Schedule B Blue Rock Station - Blue Rock Farmland Commons in Exhibit B; and depicted in Exhibit C "Bruner Land Co. Survey", dated 5-26-93, including items on the List of Improvements provided in Section 6.c. below.	**The leased "LAND" is described in Exhibit A PROPERTY DESCRIPTION, shown as Schedule B in Exhibit B, and depicted in Exhibit C Bruner Land Co. Survey dated 5-26-93. The Improvements associated with the LAND are listed in Section 6.c. below.**
d. "Lease Term" means the Ninety-Nine (99) Years beginning from the Lease Commencement Date which will be the term of this Lease.	**The "Lease Term" is 99 years from the Lease Commencement Date.**
e. "Lease Year" means a period of twelve (12) consecutive months starting on the Effective Date, and each successive twelve (12) month period.	**The "Lease Year" is 12 months from the Effective Date.**
f. "Management Plan" means the document defined in the **Shared Agreements** to be created	**The future "Management Plan" is described in the**

during the Initial Stage of the Lease and incorporated into the Lease when finalized as part of Exhibit C "Shared Agreements", as may be amended.	**Shared Agreements.**
g. "Parties" mean the FARMER and the TRUST.	**The "Parties" mean the FARMER and the TRUST.**
h. Shared Agreements for Governance and Equity Practices (referred to as "**Equity Practices**") means the mutually-agreed upon practices that the Parties wish to incorporate into this Lease. The Equity Practices are incorporated generally but also referenced specifically within the Lease. The Equity Practices are to be revisited during the Initial Stage of the Lease and any modifications incorporated into the Lease when finalized.	**The "Shared Agreements for Governance and Equity Practices" are referred to as the "Equity Practices."** **The Equity Practices are part of the Shared Agreements that FARMER and TRUST agree to for guiding the Lease.**
i. Shared Agreements for Land-Based Values and Practices (referred to as "**Land-Based Practices**") means the mutually-agreed upon practices that the Parties wish to incorporate into this Lease. The Land-Based Practices are incorporated generally but also referenced specifically within the Lease. The Land-Based Practices are to be revisited during the Initial Stage of the Lease and any modifications incorporated into the Lease and Management Plan when finalized and as they may evolve.	**The "Shared Agreements for Land-Based Values and Practices" are referred to as the "Land-Based Practices."** **The Land-Based Practices are part of the Shared Agreements that FARMER and TRUST agree to for guiding the Lease.**
j. Together the Equity Practices and Land-Based Practices are referred to as the **"Shared Agreements"**.	**The term Shared Agreements means both**

	documents for Equity Practices and Land-Based Practices.

2. STAGES OF LEASE

About this Section: This section highlights the different stages of the Lease. There are three stages total with room for changes along the way.

Legal Language	Plain Language
a. Initial Stage: Year 0 - Year 2	
i. This Lease includes a 6-month period in which the Base Rent will be abated by the TRUST and the TRUST will be responsible for all tax, insurance, voluntary tax, and operating expense obligations beyond repair cap and minor improvements ("**Initial Stage**"). The intent of the Initial Stage is to provide FARMER and FARMER's community with the ability to connect to the land and establish a relationship with the TRUST.	**FARMER does not need to pay rent and pay taxes for a 6-month period from the Lease Commencement Date. This period is the "Initial Stage."**
ii. During the Initial Stage, FARMER's experiences and observations will help to inform the Management Plan, which will be established by the end of the Initial Stage consistent with the terms of this Lease.	**FARMER's experiences and observations are important considerations in drafting the Management Plan.**
iii. During the Initial Stage, the TRUST shall conduct an initial inspection to determine the condition of the LAND. This inspection shall be carried out by a qualified professional appointed by the TRUST,	**In addition, the TRUST will conduct an initial inspection to determine**

and it may include, but not be limited to (1) a soil test, and (2) a professional assessment.	**the condition of the land using soil tests and other professional assessments.**
iv. During the Initial Stage, FARMER is encouraged to bring concerns to the TRUST as they arise via email, and the parties will work together to address such concerns within 30 calendar days. Each calendar year starting from the Effective Date, the TRUST will draft agreements reached regarding such concerns. Subject to FARMER's approval of such terms, the Parties will amend the Management Plan or this Lease, as needed, to include such terms.	**Any concern that FARMER has will be considered in the drafting of the Management Plan. FARMER is encouraged to be in open communication directly with the TRUST.**
v. Other than those easements outlined in Exhibit A, the TRUST has no knowledge of any agreements with neighbors or easements held by any third-parties permitting their use of the LAND. Prior to executing this Lease, the TRUST will share a copy of the title search report with the FARMER for full transparency.	**Other than those described in Exhibit A, there are no other easements (property rights) associated with the LAND.** **A title search shows the history of ownership and other property rights associated with the LAND. TRUST will share the title search with FARMER, if it has not already been shared.**
vi. Unless there are any preconditions to obtaining the LAND as described in the Foundational Definitions, the TRUST will deliver the LAND to FARMER upon the signing of this Lease. The LAND will be delivered as is.	**Unless there are actions that must be taken by FARMER or the TRUST, the LAND will be delivered**

	once each party signs this Lease. The condition of the LAND will be "as is", which means the FARMER will receive the LAND in its current condition.
vii. The TRUST will record a Memorandum of this Lease in the Muskingum County Recorder's Office.	**The TRUST will file this Lease with Muskingum County.**
a. Stage 2: Year 2 to 3	
i. After the Initial Stage, FARMER will pay the Base Rent as subsequently defined in the Management Plan.	**After the Initial Stage, FARMER and TRUST will agree to the amount of money paid by FARMER annually.**
ii. The FARMER and TRUST shall also agree to the completed Management Plan and Stewardship Contribution as outlined in the Equity Practices document.	**During this time, FARMER and the TRUST will have agreed to the Management Plan and Stewardship Contribution.**
b. Stage 3: Year 3 to 99	
i. FARMER and the TRUST will meet at a mutually agreed upon time and location or digital workspace to review the terms of this Lease (including the Base Rent and Stewardship Contribution) and Management Plan every 3 years and at the request of either Party to be sure that all Parties are reasonably satisfied with the terms and that they continue to accurately reflect the mutual understandings.	**The FARMER and TRUST will meet every 3 years to check in on the Lease and Management Plan. The FARMER and the TRUST may meet sooner if circumstances require it.**

ii. If a different standard for the frequency of such reviews is established by the Management Plan, then the Management Plan will dictate the frequency.	**The Management Plan may require a different frequency for these meetings as well.**
iii. All reviews may cover issues including but not limited to the following: addressing changes to the terms of this Lease, changes in the conditions of the LAND, planned Improvements requiring approval under **Section 6** of this Lease, and any concerns the TRUST or FARMER wish to share with one another.	**The review periods will include Lease changes as well as any relevant updates to the Management Plan.**

3. STEWARDSHIP AND OCCUPANCY

About this Section: This section outlines the FARMER's rights of occupancy and stewardship.

Legal Language	Plain Language
a. The Parties incorporate the terms of the Shared Agreements into this Lease. Shared Agreements to be created or revisited during the Initial Stage and incorporated into the Lease when finalized.	**The Parties incorporate the Shared Agreements into this Lease.**
b. So long as FARMER performs their obligations under this Lease, FARMER has the right to not be disturbed in its possession of the LAND by the TRUST, any management agent contracted by the TRUST, or any other person lawfully claiming a right to possession through or under the TRUST, except for inspection pursuant to the Land-Based Practices.	**The TRUST will not disturb FARMER so long as the FARMER is in compliance with this Lease.**
c. FARMER may extract groundwater, including drilling wells and surface water, so long as such water use: (i) is necessary to accomplish the permitted farm or operational uses; (ii) is otherwise consistent with this Lease; and (iii) complies with all applicable laws.	**Any extractive water practices must be in compliance with the law and the spirit of this Lease.**

d. All timber, gravel, sand and other extractive practices must be (i) necessary to accomplish the permitted farm or operational uses; (ii) is otherwise consistent with this Lease; and (iii) complies with all applicable laws and the terms of the Management Plan.	**Any other extractive practices must be in compliance with the law, the spirit of this Lease and the terms of the Management Plan.**

4. TERM

About this Section: This section outlines the number of years the Lease is in effect.

Legal Language	Plain Language
a. The Term is ninety-nine (99) Years, beginning on the Commencement Date and terminating on November 3, 2125 unless terminated sooner. Any lots/land added to the initial parcel, regardless of when they are added, will run continuously with this Term.	**The Lease is 99 years. Any additional land added to the initial parcel will be included in the Lease.**
b. This Lease is intended to be a flexible framework that will allow the Parties' relationship to grow without having to renegotiate its terms. Changes can be made in the Lease pursuant to **Section 11** below.	**The Lease is flexible and subject to change if both Parties agree.**
c. In the event that ownership of, or title to, the LAND is conveyed or transferred, voluntarily or involuntarily, by the TRUST to any other person or entity, this Lease will not cease, but will remain binding and unaffected.	**Even if TRUST sells the LAND, this Lease will remain in effect.**

d. Notwithstanding anything to the contrary, FARMER may terminate this Lease at any time upon at least twelve (12) months' prior written notice to the TRUST. FARMER shall remain responsible for amounts accrued through the effective termination date and shall surrender the LAND in the condition required by this Lease, subject to ordinary wear and tear and casualty. This voluntary termination right is in addition to, and does not limit, any other termination rights set forth herein.	**FARMER has an early termination right.**

5. BASE RENT, ADVANCE PAYMENTS, AND REPAIRS

About this Section: This section outlines the costs associated with the LAND.

Legal Language	Plain Language
a. After the Initial Stage, Base Rent will be based on the terms of the Management Plan.	**After the Initial Stage, the Parties will agree to the amount of Base Rent based on the terms of the Management Plan.**
b. Advance Payments toward the Base Rent ensure third-party operating expenses can be paid by the TRUST ("**Advance Payment**"). The Advance Payment shall be determined by the TRUST based on its estimate of the taxes and other third-party expenses to be escrowed so that the TRUST will hold a sufficient amount to pay all such third-party costs. The TRUST will keep Advance Payments in a tax escrow account. Such escrow account may contain funds	**Advance Payments by the Farmer to the TRUST ensure that the TRUST will have sufficient funds on hand to pay third-party costs covered by the Base Rent, including**

collected for such purposes from other farmers of other Commons. The TRUST is not entitled to any interest on the payments made.	**property taxes, insurance, etc.**
c. The TRUST will submit to FARMER a statement annually, itemizing all real estate taxes, insurance costs, voluntary tax, and operating expenses (the "**Expenses**") for the previous year. Real estate taxes, property insurance, and voluntary tax to Indigenous Community shall be paid directly by the TRUST. Consistent with FARMER's right to not be disturbed in its possession of the LAND, the FARMER shall be consulted and the Management Plan amended before any other operational expenses are incurred.	**For transparency, each year the TRUST will provide FARMER with an itemized list of all incurred Expenses related to the LAND. Prior notice will be given except for real estate taxes, property insurance, and voluntary tax to Indigenous Community.**
d. FARMER may contest the amount or validity of any Expense on the LAND with the relevant authority. The TRUST may, upon written request by the FARMER, join in any such proceedings if the TRUST reasonably determines that it is necessary or convenient for the TRUST to join for FARMER to prosecute such proceedings. FARMER will pay all costs and expenses of such proceedings.	**FARMER retains the right to contest any expenses they believe are incorrect with the relevant authority. The TRUST may also join in on the contesting of the expenses.**
e. From and after notice that the FARMER is delinquent in payment of Base Rent for 60 days or more, the TRUST may require all delinquent payments be made to the TRUST as an additional payment within 60 days of delinquency notice. In addition, the TRUST may require additional Advance Payments to ensure future third-party expenses can be paid. Such additional Advance Payment shall be determined by the TRUST based on its estimate of the taxes and other third-party expenses to be escrowed so that the TRUST will hold a sufficient amount to pay all such third-party costs.	**If the FARMER fails to make their payment of Base Rent in a timely manner, the TRUST may require FARMER to make monthly payments for estimated Expenses.** **These payments will be**

FARMER's failure to make Advance Payments as a remedy to the event of failure to pay the Base Rent as described herein constitutes a default as described in **Section 10** of this Lease Agreement. The curing of such default must proceed according to **Section 10**.	**held in an escrow account (this means the funds will not be used until the expenses come due). Any excess funds in the escrow account will be given back to FARMER.** **Failure to make these payments may result in the FARMER's default of this Lease.**
f. FARMER will pay on time any business, or other taxes or fees that are now or hereafter levied, assessed, or imposed upon FARMER's use of the LAND, the conduct of FARMER's farming operations on the LAND, or the use of FARMER's equipment, inventory, or personal property. If any such tax or fee is levied against the TRUST or so that the TRUST is responsible for collection or payment thereof, then FARMER will pay as additional rent the amount of the tax or fee.	**FARMER may be subject to additional operational fees or taxes based on their operations (e.g., business license). If any of these operational fees or taxes are charged to the TRUST, the FARMER will reimburse the TRUST.**
g. The "**Repair Cap**" is $500.00 per project per year and shall be included in the Management Plan. FARMER will promptly make all repairs, perform all maintenance, and make all replacements in and to the LAND up to the Repair Cap. FARMER is the primary user responsible to keep the LAND in good, safe, farmable condition, and in compliance with all laws and the requirements of this Lease. At the expiration or earlier termination of the Lease Term, FARMER will return the LAND in a condition equal to or better than the condition on the Commencement Date, except for ordinary wear and tear, damage by the elements, or any	**FARMER will make repairs up to the financial $500.00 "Repair Cap" also outlined in the Management Plan.** **FARMER is the primary steward of the LAND and responsible for ensuring the LAND is good, safe,**

Improvements already listed as being in poor condition in **Section 6** of this Lease.	**and farmable with the goal of leaving the LAND in an equal to or better condition than when they started farming.**
h. Except as otherwise provided, FARMER shall repair, or cause to be repaired, all damage to the LAND caused by any act or omission of FARMER, up to FARMER's Repair Cap, except that TRUST may, with written notification to the FARMER, make any such repair and charge FARMER for all reasonable costs and expenses incurred. In the event FARMER is unable to make needed repairs because of financial insecurity, FARMER shall notify TRUST immediately.	**FARMER will be financially responsible for the operational costs for repairs and damages up to the Repair Cap. If FARMER is unable to make these payments, they will notify the TRUST immediately (within 24-48 hours).**

6. IMPROVEMENTS

About this Section: This section highlights any structural changes (referred to as Improvements) to the LAND.

Legal Language	Plain Language
a. The Parties incorporate the terms of the Shared Agreements into this Lease.	**The Parties incorporate the Shared Agreements into this Lease.**
b. Other than those obligations outlined in the Management Plan, FARMER is under no obligation to make any structural or other alterations, additions, improvements, or other changes (collectively, "**Improvements"**) on or to the LAND. However, FARMER will obtain advance permission, approval, allowance, or similar from the TRUST to engage in a new land use or make any Improvement; however, FARMER is not required to obtain such approval for "**Minor Improvements**." Minor Improvements refer to small-scale alterations, upgrades, or additions that have minimal impact on the overall operations or infrastructure of the LAND. These improvements typically include minor repairs, maintenance tasks, or cosmetic enhancements that contribute to the efficiency, aesthetics, or safety of the farm. Examples may include repairing fences, installing small-scale irrigation systems, painting structures, or upgrading existing farm equipment. Minor Improvements are characterized by their low cost, limited scope, and the absence of significant alterations to the LAND's core infrastructure or regulatory requirements.	**FARMER is not required to make structural changes. If FARMER does wish to make Improvements, they will notify the TRUST in advance for permission. FARMER is not required to get advance permission from the TRUST for any "Minor Improvements." Examples of Minor Improvements include repairing fences, installing small-scale irrigation, painting or upgrading existing farm equipment.**

c. To the TRUST's knowledge, existing Improvements to the LAND include: ● Earthship building ● Overlook pavilion ● Privy ● Dogwood Chalet cabin ● Dragon's Lair cabin ● Firefly cabin ● Happy Nest cabin ● Garage ● Tiny house ● Chicken Chalet (peafowl house) ● PeacePorch cabin ● Privy at PeacePorch ● Plastic Bottle Greenhouse ● Llama Lounge animal shelter ● New Barn ● Dairy Room ● Barn ● Blue Loo Privey ● Solar Array (8 kW) ● Underground water system (with pump) ● High Tunnel ● Cistern Additional information on Improvements, for example, size, dimensions, and condition, will be included in the Management Plan.	**See adjoining list on this page.** **Additional information about Improvements will be included in the Management Plan.**
d. Excluding Minor Improvements, FARMER will request any Improvements by using the following process and template form in the Management Plan:	**The process to make Improvements is as follows:**
i. The Improvements will be made after review of the template form provided in the Management Plan and written consent by the TRUST, which may not be unreasonably withheld or delayed. The TRUST will respond within 30 calendar days and if not, the request is automatically approved at the end of that period. If Improvements are	**The FARMER will notify the TRUST of the desired Improvements using the form provided in the Management Plan.**

made without the prior written consent of the TRUST, the TRUST may, at FARMER's expense, remove and correct such Improvements and restore the LAND to its condition immediately prior to the Improvements, or require FARMER to do or cause the same.	**The TRUST will make a decision within 30 days.** **If the TRUST fails to respond within the 30 days, then the decision is automatically approved. If FARMER makes any Improvements without TRUST approval, the FARMER may be required to remove everything at their cost.**
ii. If approval is required from a municipal planning board, governmental entity, a holder of a conservation easement, or similar entity vested with decision-making jurisdiction, FARMER will seek such approval, contemporaneously providing a written copy of the request for such approval to the TRUST and then provide the TRUST a copy of the entity's decision. So long as the entity approves construction of the Improvement, and the FARMER has followed the requirements of this subparagraph, FARMER need not obtain approval of the TRUST for construction of the Improvement approved by the entity.	**FARMER will get all necessary permissions from other parties (e.g., government, other land owners) before making the Improvements.**
e. All Improvements made by FARMER, whether purchased, constructed, or installed, on any part of the LAND at any time during this Lease become the property of FARMER. So long as FARMER is not in default under this Lease, FARMER has the following rights with respect to Improvements: (1) FARMER may remove any non-permanent Improvements, including, arbors, movable sheds, appliances, solar panels, and other structures not anchored permanently to	**The FARMER retains ownership in all Improvements and may remove them at the end of the Lease.** **To help clarify the value of Improvements, in**

below-grade foundations so long as FARMER returns the land to its original condition; (2) FARMER may remove permanent Improvements with the prior written consent of the TRUST; and (3) for all Improvements made by FARMER and not removed from the LAND, FARMER may seek fair compensation pursuant the Management Plan Practices. To help clarify the value of Improvements, in contrast to maintenance expense costs of the FARMER, IRS definitions will be relied on.	**contrast to maintenance expense costs of the FARMER, IRS definitions may be relied on.**
f. At the expiration or earlier termination of the Lease Term, the TRUST shall conduct an exit inspection of the LAND that may include, but not be limited to (i) a soil test and (ii) other professional assessment. If the LAND is not returned to its original or better condition than on the Commencement Date (except for any Improvements listed as being in poor condition in **Section 6** of this Lease) the TRUST may, at FARMER's expense, repair all damage and injury to the LAND caused by Improvements or require FARMER to do or cause the same.	**At the end of the Lease, FARMER is responsible for ensuring the LAND is in the original or better condition than when the FARMER started farming the LAND.**

7. ASSIGNMENT, SUBLETTING, AND FINANCING

About this Section: This section outlines both Parties' ability to share the LAND with other parties.

Legal Language	Plain Language
a. The Parties incorporate the terms of the Shared Agreements into this Lease.	**The Parties incorporate the terms of the Shared Agreements into this Lease.**

b. Any event (whether voluntary, concurrent, or related) resulting in a dissolution, merger, consolidation, or other reorganization of FARMER, or the sale or transfer or relinquishment of the interest of the organizational owners who, as of the date of this Lease, own a controlling interest of the capital of FARMER, is an Assignment of this Lease subject to written approval by the TRUST and the provisions of this Section. In addition, a transfer of all or substantially all the assets of FARMER, either by merger, consolidation, or otherwise is an Assignment. Subject to the written approval by the TRUST, FARMER may reorganize and transfer the Lease, in full to the extent the new ownership incorporates the provisions of this Lease and the Shared Agreements.	**A change in ownership of the FARMER (e.g., majority of owners sell their interest to other parties) is considered an Assignment.** **The TRUST must approve in writing any Assignment before the FARMER may assign their interest in the LAND.** **If the TRUST approves the Assignment, the new farmers must incorporate the provisions of this Lease, including the Shared Agreements.**
c. Notwithstanding the foregoing, the Parties agree that the FARMER shall have the unrestricted right to assign or transfer the Lease, at any time during FARMER's lifetime or at death, to one or more of their lineal descendants without the consent of the TRUST. Additionally, upon the death of the surviving FARMER, if FARMER's interest in this Lease has not been transferred or assigned to one or more of FARMER's lineal descendants during their lifetime, or by way of will or TRUST, then FARMER's interest in the Lease shall automatically pass to FARMER's lineal descendants pursuant to the intestate succession laws of Ohio. Any lineal descendant(s) to whom this Lease has been assigned or transferred shall thereupon be deemed FARMER under this Lease and shall	**The FARMER has the right, without the consent of the TRUST, to transfer the Lease during their lifetime or upon their death to one or more of their children who will then have all rights and assume all obligations of FARMER in the Lease. The Lease will continue without interruption.**

succeed in all rights and assume all obligations of FARMER hereunder. Furthermore, upon the occurrence of any event described above, the Parties acknowledge and agree this Lease will not terminate and shall continue in full force and effect without interruption for the duration of the Lease Term.	
d. The TRUST may assign, pledge, or otherwise encumber its interest in this Lease for financing purposes with the written consent of FARMER as long as the lender subordinates its financing to this Lease.	**The TRUST may assign their interest in this Lease for financing purposes as long as it does not affect the provisions of this Lease and FARMER's access and use of LAND.**
e. The FARMER may sublet portions of the LAND so long as notice is provided to the TRUST provided that any and all subletting parties agree to follow the terms of the Lease.	**Subletting by the FARMER is allowed with notice to the TRUST and agreement to the terms of the Lease by sublessors.**

8. INSURANCE

About this Section: This section is important to share with your insurance provider to ensure both Parties are protected.

Legal Language	Plain Language
a. Throughout the Lease Term, the TRUST and FARMER will obtain and maintain, at a minimum, the following insurance:	**Both the FARMER and TRUST have insurance requirements:**
i. General liability insurance (written on an occurrence basis) including contractual liability coverage insuring the obligations assumed by FARMER under this Lease in minimum amounts typically carried by prudent farmers engaged in similar farming operations, but in no event may be in an amount less than $1 Million Dollars ($1,000,000.00) combined single limit per occurrence with a $1 Million Dollar ($1,000,000.00) annual aggregate.	**General liability insurance provides broad protection for business risks. The inclusion of ag-related activities is important to ensure proper coverage.** **Please share this information directly with your insurance provider.**
ii. At least as required by law, worker's compensation insurance for all employees at or above minimum limits as defined by the law of the jurisdiction in which the LAND is located (as the same may be amended from time to time).	**Worker's compensation insurance provides wage replacement and medical benefits to those injured on the job and is required by law.** **Please share this information directly with your insurance provider.**

b. The Parties will adjust all insurances over the course of the Lease Term to match usual and customary practices by similar organizations, as it is not possible to delimit or predict an appropriate amount over the Lease Term.	**The insurance requirements may change over time as the operations of the FARMER change over time.**
c. Each Party will share the following with their respective Insurance Provider to ensure compliance with the Lease:	**There are specific requirements that each Party must meet.**
i. Be issued by a company that is licensed to do business in the jurisdiction in which the LAND is located, and that has been approved in advance by the Parties;	**FARMER and the TRUST are in compliance with state laws.** **Please share this information directly with your insurance provider.**
ii. Name the other Party as additional insured/loss payee;	**FARMER will name TRUST as a protected party and the TRUST will name FARMER as a protected party.** **Please share this information directly with your insurance provider.**
iii. Contain an endorsement that such policy will remain in full force and effect notwithstanding that the insured may have waived its right of action against any Party prior to the occurrence of a loss (both Parties hereby waiving their right of action and recovery against and releasing each other from any and all	**Even though the Parties have agreed to indemnify each other, the insurance will remain in effect.**

liabilities, claims, and losses for which they may otherwise be liable to the extent they are covered by insurance carried or required to be carried under this Lease);	**Please share this information directly with your insurance provider.**
iv. Provide that the insurer thereunder waives all right of recovery by way of subrogation against the Parties, in connection with any loss or damage covered by such policy.	**The FARMER waives the right of their insurance carrier to sue the TRUST and the TRUST waives the right of their insurance carrier to sue the FARMER.** **Please share this information directly with your insurance provider.**
v. Contain an endorsement prohibiting cancellation, failure to renew, reduction of the amount of insurance, or change in coverage without the insurer first giving the Parties 30 days' prior written notice (by certified or registered mail, return receipt requested) of such proposed action; and	**The Parties must give each other at least 30 days notice of any insurance changes.** **Please share this information directly with your insurance provider.**
vi. Not contain any deductible provision except for a commercially reasonable deductible.	**Any deductible in the insurance must be in line with industry standards.** **Please share this information directly with your insurance provider.**

d. The Parties will deliver a certificate of all such insurance and receipts evidencing payment (and, upon request, copies of all required insurance policies, including endorsements and declarations) to each other concurrently with execution of this Lease and at least annually (upon request) thereafter.	**The Parties agree to share endorsement certificates with each other each year upon request.**
e. FARMER will give the TRUST immediate notice in case of fire, theft, or accident on the LAND, and in the case of fire, theft, or accident on the LAND if involving FARMER.	**FARMER will notify the TRUST immediately (once the FARMER finds out) about any fires, thefts, or accidents on the LAND.**
f. Neither the issuance of any insurance policy required under this Lease, nor the minimum limits specified herein limits or restricts in any way either Party's liability arising under or out of this Lease.	**Even though each Party has insurance, this does not limit the liability that may arise from the Lease that is not covered by insurance.**

9. LIABILITY OF THE TRUST

About this Section: This section outlines the liability of the TRUST to the FARMER

Legal Language	Plain Language
a. Except as otherwise set forth in this **Section 9**. the TRUST is not liable to FARMER or any other person or entity for any damage (including indirect and consequential damage), injury, loss, or claim (including claims for the interruption of or loss to business) based on or arising out of the use of the LAND; any accident or damage resulting from any use of the LAND or the	**Except as stated below, the TRUST will not be held responsible for any damages arising from FARMER's use of the LAND.**

operation on the LAND of equipment or apparatus; termination of this Lease by reason of damage to the LAND; or any fire, robbery, theft, vandalism, mysterious disappearance, or any other casualty. The TRUST may terminate this Lease if a casualty affects more than a quarter of the LAND and the Parties are unable to reach an agreement on how to redress the casualty after 180 days.	**The TRUST may terminate this Lease if the damage extends to ¼ of the LAND and the FARMER and TRUST are unable to reach an agreement after at least 180 days.**
b. If any condition exists which may be the basis of a claim of constructive eviction (conditions are dangerous/unworkable), then FARMER will give the TRUST written notice and a reasonable opportunity to correct the condition. While the Parties figure out a solution, FARMER may not claim that it has been constructively evicted.	**The FARMER cannot claim they were evicted if the damages are not caused directly by the TRUST.**
c. Any Improvement or property placed by FARMER on the LAND is at the sole risk of FARMER, and the TRUST may not in any manner be held responsible.	**FARMER accepts the responsibility for all Improvements on the LAND.**
d. Any invitees, guests or persons receiving deliveries for FARMER are not the responsibility of the TRUST.	**FARMER is responsible for those that FARMER invites on the LAND.**
e. The TRUST may not be released from liability to FARMER for any physical injury to any person or property damage caused by the gross negligence or willful misconduct of the TRUST to the extent such injury or damage is not covered by insurance (i) carried by FARMER or other person, or (ii) required by this Lease to be carried by FARMER.	**The TRUST will be responsible for any damages caused by the TRUST's gross negligence (legal definition: a conscious, voluntary act or omission in reckless disregard of a legal duty and of the consequences to another**

	party) or willful misconduct (legal definition: deliberate or intentional wrongdoing with knowledge of, or wanton and reckless disregard of, its probable consequences).
f. Except to the extent caused by the gross negligence or willful misconduct of the TRUST, FARMER will reimburse the TRUST for (as additional rent), and will indemnify, defend upon request, and hold them harmless from and against all costs, damages, claims, liabilities, expenses (including attorneys' fees), losses, penalties, and court costs suffered by or claimed against them, directly or indirectly, based on or arising out of, in whole or in part, (i) use and occupancy of the LAND or the farming business conducted therein, (ii) any act or omission of FARMER, (iii) any breach of FARMER's obligations under this Lease, including failure to comply with laws or surrender the LAND upon the expiration or earlier termination of the Lease Term, or (iv) any entry by FARMER upon the LAND prior to the Lease Commencement Date.	**FARMER will otherwise indemnify (step in the place) of the TRUST for any damages arising from FARMER's operation on the LAND.**
g. If all of the LAND is taken by eminent domain or otherwise by government entities, or if so much of the LAND is lost or damaged beyond repair (collectively, "**Condemned**"), then this Lease terminates on the day prior to the date FARMER is required to give up possession of the LAND and rent will be apportioned as of such date. The Parties will come to an agreement on how to transition this Lease to another parcel.	**If the government takes the LAND, the FARMER and the TRUST will work together to try to find another piece of land to transfer this Lease on.**

10. DEFAULT

About this Section: This section outlines how the Lease may be terminated early.

Legal Language	Plain Language
a. Each of the following constitute a "**Default**":	**The Lease may be terminated early for the following reasons:**
FARMER's failure to make when due the Base Rent or Advance Payment; unless FARMER notifies the TRUST, and both agree in writing hardship circumstances merit a reduction or waiver of payment or fee for an agreed upon timeframe;	**The FARMER does not pay a required Base Rent or Advance Payment;**
Either Party's continued gross negligence of, failure to perform or observe any material covenant or condition of this Lease, and such failure continues for 30 days after the complaining Party delivers written notice to the other Party;	**Either party fails to honor a provision of this Lease and that failure continues after 30 days notice;**
FARMER's failure to farm or failure to complete stewardship practices for more than six months, pursuant to and outlined in the Shared Agreements, unless FARMER notifies the TRUST, and both agree in writing hardship circumstances merit waiver of such requirements. The TRUST specifically reserves the right to brush hog or otherwise maintain fields that FARMER fails to farm or steward;	**The stewardship practices outlined in the Shared Agreements are fundamental to this Lease. Failure to uphold them, may result in the TRUST taking action and terminating this Lease;**
An Event of Bankruptcy by either Party;	**Bankruptcy;**

Any Environmental Harm as specified in the Land-Based Practices; and	**Harm caused to the LAND outlined in the Land-Based Practices; and**
Either Party's failure to comply with all applicable laws.	**Failing to comply with legal requirements.**
b. In the event of Default, even if prior to Lease Commencement Date, then the complaining Party may terminate this Lease after giving the defaulting Party at least 10 days notice to begin to cure the default and thirty (30) days to complete cure where practicable (or such additional reasonable time as is necessary if cure cannot, with diligent efforts, be completed within 30 days).	**A default circumstance may result in Lease termination if the defaulting party does not begin to fix the default within 10 days and complete within 30 days.**
c. If necessary, the TRUST may proceed to recover possession of the LAND under applicable laws, or by such other proceedings, including re-entry and possession, as may be applicable. In the event the TRUST terminates this Lease for FARMER's Default, the TRUST has additional rights and remedies to recover from FARMER arrears of rent and damages from any preceding breach of any covenant of this Lease, subject to applicable laws. In addition, TRUST may exercise any or all of its other rights and remedies under applicable law and in equity with respect a Default by FARMER under this Lease.	**In the event of Default, the TRUST may take all action necessary to recover the LAND from the FARMER.**

11. GENERAL PROVISIONS

About this Section: This section outlines some generic legal provisions that are traditionally built into contracts.

Legal Language	Plain Language
a. All notices, requests, demands and other communications which are required or permitted to be given under this Lease will be in writing as follows: **Sarah and Jason Ricks** [redacted] **The Farmers Land Trust** **PO Box 195 Cookeville, TN 38503** **info@thefarmerslandTrust.org**	**Communications regarding this lease can be sent to:** **Sarah and Jason Ricks** [redacted] **The Farmers Land Trust** **PO Box 195** **Cookeville, TN 38503** **info@thefarmerslandTrust.org**
b. Notice will be deemed to have been duly given (i) upon receipt if delivered in person, (ii) within 7 business days if mailed, (iii) the following business day if sent by recognized overnight courier, with proof of delivery, or upon receipt if delivered via email and a delivery receipt is requested and received by the sender.	**The notice date of these communications depends on the type of communication used. Remember there are important time frames to think about when considering things like Default.**

c. FARMER acknowledges that the TRUST has not made any representation or promise with respect to the LAND except as expressly written in the Lease, and no right, privilege, easement, or license is being acquired by FARMER except as expressly written in the Lease.	**FARMER understands that the TRUST does not make any promises about the viability of the LAND other than those disclosed in this Lease.**
d. The TRUST and FARMER each warrant to the other that in connection with this Lease it has not employed or dealt with any broker, agent, or finder.	**The TRUST and FARMER have not used a real estate professional in executing this Lease.**
e. The Parties may amend this Lease with written mutual agreement. Each provision of this Lease is valid and enforceable to the fullest extent permitted by law. If any provision of this Lease or the application thereof to any person or circumstance is to any extent invalid or unenforceable, then such provision(s) are deemed to be replaced by the valid and enforceable provision most substantively similar to such invalid or unenforceable provision, and the remainder of this Lease and the application of such provision to persons or circumstances other than those as to which it is invalid or unenforceable are not affected.	**The Parties may amend this Lease with written mutual agreement. If any part of this Lease is considered illegal, then the Parties will work together to find a mutually agreeable provision to replace the illegal provision.**
f. The provisions of this Lease are binding upon and inure to the benefit of the Parties and each of their respective representatives, successors, and assigns, subject to the provisions restricting assignment or subletting. In this Lease, use of the terms “the TRUST” and “FARMER” includes invitees, agents, TRUST members, brokers, employees, contractors, clients, family members, licensees, customers, attorneys, consultants, representatives of any kind, and guests of the TRUST or FARMER. Additionally, the term “FARMER” shall include any lineal descendant(s) of Sarah and Jason Ricks to whom this lease is	**This Lease binds any current and future parties that the FARMER or TRUST may choose to benefit from this Lease, including their heirs.**

assigned or transferred in accordance with Section 7, Paragraph c.	
g. This Lease includes and incorporates all Exhibits. This Lease and incorporated Exhibits contains and embodies the entire agreement of the Parties and supersedes all prior agreements, negotiations, letters of intent, proposals, representations, warranties, understandings, suggestions, and discussions, whether written or oral, between the Parties. Any representation, inducement, warranty, understanding, term of any kind, or agreement that is not expressly set forth in this Lease is of no force or effect.	**The Exhibits are an important and binding part of this Lease.**
h. This Lease is governed by the Laws of the jurisdiction in which the LAND is located.	**The laws of Ohio govern this Lease.**
i. This Lease may be executed in multiple counterparts, each of which is deemed an original and all of which together constitute one and the same document. Electronic and/or digital signatures have the same binding effect as original signatures.	**This Lease may be signed by counterparts [unless otherwise required by a Notary if applicable].**
j. The Parties agree to execute and record a Memorandum of Lease in the form of Exhibit D Memorandum of Lease.	**A Memorandum of Lease will be notarized and recorded with the County of Muskingum in the State of Ohio.**
k. If the TRUST or FARMER is in any way delayed or prevented from performing any obligation due to fire, natural disaster, governmental act, or failure to act, strike or labor dispute involving employees other than those of the Party seeking to rely on this Section, inability to procure materials, or any cause beyond such Party's reasonable control (whether similar or dissimilar to the foregoing events), then the time for performance of such obligation is excused for the period of such delay or prevention and extended	**An emergency situation may temporarily alleviate the Parties of their obligations under this Lease.**

for a period equal to the period of such delay, interruption, or prevention.	
l. Each Party and the person executing and delivering this Lease on the Party's behalf each represents and warrants that such person is duly authorized to so act.	**Each Party's representative has the authority to enter into this Lease.**
m. All disputes arising out of or relating to this Lease Agreement or the performance of either Party hereunder must be handled as follows:	**The Parties agree to a dispute resolution process before seeking any sort of litigation.**
In the event of minor and major conflicts, the Parties agree to engage in a good-faith internal dispute resolution process before seeking other remedies within time limits outlined below:	**The good-faith internal dispute resolution process is as follows:**
1. First the parties must try to resolve the disputes amongst themselves within a 14 day period ("**Direct Discussions**").	**The Parties will engage in Direct Discussion for at least 14 days.**
2. Any dispute not settled by Direct Discussions between the Parties will be submitted to non-binding mediation to be held in the greater Bangor area or in close proximity. The complaining Party will notify the other Party in writing of its intent to submit a matter to non-binding mediation. Within 30 days after the other Party's receipt of this notice, each Party will appoint a person experienced in relevant sustainable farming practices to serve as a mediator. The two mediators will select a third mediator who also must meet one of the qualifications set forth in the preceding sentence. The three mediators will work with the Parties to help them in reaching a	**If the Parties are unable to settle the matter by Direct Discussion, then they will engage local meditators. Each party will choose a mediator and then the two mediators will choose the third one.**

resolution to their dispute; or agree to work with the state provided mediation program.	
3. If the Parties are still unable to reach a resolution after this mediation process, then either Party may submit the matter to binding arbitration or to a court, as follows: any non-equitable dispute arising out of or relating to this Lease or the performance of either Party hereunder will be finally settled by binding arbitration to be held in Muskingum County, or in a city in close proximity thereto. The Commercial Dispute Resolution Rules of the American Arbitration Association governs the arbitration, except that the Federal Rules of Evidence also apply. Any decision made pursuant to such arbitration is binding on the Parties and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof and any equitable action entitled to be taken by a Party arising out of this Agreement must be filed exclusively within the courts of the State of Ohio and the Parties consent to, and agree not to contest, the jurisdiction of such courts for the purposes of any such action.	**Only if the meditation fails (as determined by the three mediators) may the Parties seek arbitration or court action.**
n. FARMER and the TRUST will keep and make available to each other accurate records of the performance (or non-performance) of all rights and obligations included in this Lease, including receipts, contracts, quotes, labor records, and similar records.	**Both Parties will keep good and accurate records of all farming operations and activity relevant to the LAND.**
o. No third party has any right of enforcement with respect to this Lease.	**Only the FARMER and the TRUST have rights of enforcement as it relates to this Lease.**

The TRUST and FARMER have executed this Lease as of the day and year first above written.

TRUST:

The Farmers Land Trust, Inc.
a Delaware Nonprofit Public Benefit Corporation

[redacted] ____
Ian McSweeney, Co-Executive Director
Duly authorized

[redacted] _____
DATE

[redacted] _____
Kristina Villa, Co-Executive Director
Duly authorized

[redacted] _____
DATE

FARMER:

[redacted] _____
Sarah Ricks

[redacted] _____
DATE

[redacted] _____
Jason Ricks

[redacted] _____
DATE

RESIDENTIAL LEASE

THIS LEASE is made as of November 3, 2026, by and among **THE FARMERS LAND TRUST, INC.**, a Delaware nonprofit corporation ("***Landlord***"), as landlord, and **SARAH RICKS** and **JASON RICKS** (collectively, "***Tenant***"), as tenant.

1. **PREMISES**. Landlord hereby leases to Tenant, and Tenant hires from Landlord the residential home commonly known as 1190 Virginia Ridge Road, Philo, OH 43771 (the "***Premises***"). Landlord and Tenant hereby acknowledge that they have entered into a certain Ground Lease dated on or about the date hereof concerning the land upon which the Premises sits (the "***Ground Lease***") and that such land is not included in the Premises.

2. **TERM; HOLDING OVER**. The term of this Lease ("***Term***") shall commence on the date hereof (the "***Commencement Date***") and expire on the ninety-ninth (99th) anniversary of the Commencement Date (the "***Expiration Date***"), except if terminated earlier as provided in this Lease. Any holding over after this Lease terminates shall be a month-to-month tenancy, subject to all other conditions of this Lease, except that the monthly rental shall, automatically and without need of further action by or notice to Tenant from Landlord, be 150% of the monthly rental set forth below.

3. **RENT**. As the rent payable for the Premises (the "***Rent***"), Tenant shall pay, as and when due and payable and without setoff, deduction, or demand, all real property taxes and assessments and insurance premiums for the Premises.

4. **INTENTIONALLY OMITTED**.

5. **CONDITION OF PREMISES**. Tenant acknowledges that it has inspected the Premises and agrees to, and does by its execution of this Lease, accept the same in its present as-is condition. Acceptance of this Lease shall be deemed conclusive evidence that the Premises are on the date hereof and were on the Commencement Date in satisfactory condition and repair. Tenant agrees that neither Landlord nor any agent of Landlord has made any representation as to the condition of the Premises and no promises have been made to decorate, alter, repair or improve the Premises. Nothing provided herein, however, shall waive or alter a remedy available to the parties hereto should the Premises be in a condition which violates the implied covenants of habitability or quiet enjoyment under applicable Ohio law.

6. **OCCUPANCY AND USE**. Tenant shall not use the Premises or allow it to be used for any disorderly or unlawful purposes or in any manner offensive to others, and Tenant shall comply, at all times, with all applicable laws, ordinances, building or use restrictions, rules and regulations. Tenant shall not or allow any other person under Tenant's control to unlawfully manufacture, deliver, possess with intent to deliver, or possess a controlled substance as defined under Ohio law on the Premises. Without limitation of the foregoing or any other provisions of this Lease, Tenant shall at all times conduct themselves, and require persons in their household and persons on the Premises with their consent to conduct themselves, in connection with the Premises so as not to violate the prohibitions contained in Chapters 2925 and 3719 of the Ohio Revised Code, or in municipal ordinances that are substantially similar to any section in either of those chapters, which relate to controlled substances;

7. **UTILITIES**. As of the Commencement Date, the Tenant shall pay all charges made against said Premises for utility services as the same shall become due, including, but not limited to, gas, electric, telephone, and cable. Landlord shall not be liable to Tenant, nor shall Rent be abated by reason of any interruption, limitation, curtailment, rationing or restriction of any utility serving the Premises. Such interruption, limitation, curtailment, rationing or restriction shall not be deemed an act of eviction against Tenant nor shall same operate in any way as a release from the prompt and punctual performance of Tenant's covenants, agreements, stipulations or other obligations under this Lease.

8. **MAINTENANCE AND REPAIRS**. Tenant, at its own expense, shall keep the Premises neat, clean and sanitary and shall dispose of all rubbish, garbage and other organic or flammable waste in a clean, safe and sanitary manner. Tenant shall use and operate all electrical, gas, plumbing and heating fixtures and appliances in accordance with the operating instructions in a safe manner. Tenant will take reasonable precautions to prevent damage to the Premises. Tenant shall at all times maintain the Premises, including the appliances, furnishings, equipment, and fixtures therein, in a clean, safe, and sanitary condition. This includes maintaining appropriate climate control. Tenant shall also take necessary measures to retard and prevent mold from accumulating in the Property. At the expiration of the Term of this Lease, Tenant shall return the Premises to Landlord in as good condition as when taken, except for ordinary wear. Tenant shall be responsible to keep the lawns mowed and adequately watered, to remove snow on driveways and walkways, to keep the windows clean, and to conduct routine maintenance at the Premises including but not limited to light bulb replacement and furnace filter replacement. Tenant shall pay for all repairs, replacements, and damages caused by Tenant or Tenant's family, visitors, invitees, contractors, employees, or agents including, but not limited to, sewer and plumbing drainage problems caused by Tenant. Tenant shall also pay for and replace all broken glass and screen in the Premises. Tenant will promptly notify Landlord of any significant damage at the Premises.

9. **ALTERATIONS**. All alterations, additions, fixtures and improvements, whether temporary or permanent in character, made in or upon the Premises either by Tenant or Landlord shall be Tenant's property and, at the end of the Term of this Lease, Landlord and Tenant shall expressly and in writing agree to any compensation for Tenant or Landlord consistent with the Farm Management Plan provisions.. Any mechanic's lien filed against the Premises for work done for, or materials furnished to, Tenant, shall be discharged by Tenant within ten (10) days thereafter at Tenant's expense, by payment of the indebtedness or by filing of the bond required by law.

10. **RIGHT OF REENTRY**. Landlord may enter the Premises to inspect the Premises and to complete repairs that are the Landlord's responsibility. Before entering the Premises, Landlord or its agents shall make an appointment with Tenant for such entry, except in the event of an emergency when no appointment or prior notice shall be necessary. In the event Tenant commits waste or fails to keep the Premises in good condition and repair as required, the Landlord, its agents or employees, may enter the Premises without terminating this Lease and restore the Premises to the same condition as existed at the date of execution hereof. The Tenant agrees to pay to Landlord, on demand, as additional Rent, the expenses of the Landlord in restoring the Premises to its original condition.

11. **DESTRUCTION OF OR DAMAGE TO PREMISES**. In the event that the Premises shall be damaged by fire, storm or other casualty, Landlord, at its election, may either repair the damage or cancel this Lease by notice in writing delivered to Tenant within fifteen (15) days after occurrence of the fire, storm or other casualty. If Landlord shall elect to repair the damage, such damage shall be repaired by the Landlord, or any insurance company on Landlord's behalf, with all reasonable dispatch, and a proportionate reduction of Rent may be allowed to Tenant, at Landlord's reasonable option, for the time occupied in such repairs, provided, however, that if the Tenant can use and occupy the Premises without substantial inconvenience there shall be no reduction of Rent and if said repairs are delayed because of failure of said Tenant to adjust his own insurance (if any) no reduction shall be made beyond a reasonable time allowed for such adjustment.

12. **RENTER'S INSURANCE**. Tenant is aware that Landlord is not responsible for, and will not insure, Tenant or Tenant's family members, employees, contractors, visitors, or agents' furniture, vehicles, or other personal belongings. Landlord therefore requires Tenant, and Tenant agrees, to obtain and to keep in full force and effect during the entire Lease Term, a policy of renter's insurance. Tenant's insurance policy shall: (a) include an extended coverage endorsement; (b) be underwritten by an insurance company licensed to issue renter's insurance in the State of Ohio; (c) be in an amount sufficient to cover the insurable value of Tenant's personal possessions located in or on the Premises; and (d) include liability coverage. Upon request, Tenant shall furnish Landlord with evidence of Tenant's insurance policy.

13. **TENANT DEFAULT**. Tenant hereby expressly agrees that a default under the terms and conditions of this Lease shall be deemed to have occurred if Tenant fails to pay any Rent herein stipulated promptly as and when the same become due; or if Tenant fails to faithfully perform any of the other terms and conditions of this Lease; or if Tenant shall make any misleading, incorrect or untrue representation in his application for Lease; or if the Premises have become vacant, deserted or abandoned; or if whether voluntarily or involuntarily, Tenant takes advantage of any debtor relief proceedings under any present or future law, whereby the rental or any part thereof is, or is proposed to be, reduced or payment thereof deferred; or if Tenant, his agents, employees, visitors or licensees or any authorized occupant of said Premises shall engage in any conduct or activity deemed objectionable or improper in the reasonable opinion of the Landlord; or if any breach or default by Tenant shall occur under the Ground Lease.

Upon default by the Tenant, Landlord, in addition to all other remedies provided to Landlord in law or in equity, may by seven (7) days prior written notice by Landlord to Tenant terminate this Lease, or without terminating this Lease, reenter the Premises by summary proceedings or other court proceedings, and dispossess the Tenant. In the event of a default by Tenant under this Lease, Tenant shall be responsible for all costs incurred by Landlord, including such attorney fees allowed by law.

If Tenant shall default under this Lease, Landlord shall have the right to accelerate the payment of Rent reserved, including additional Rent, for the balance of the Term of this Lease and declare said amount due and payable to Landlord forthwith. Tenant may not be liable for the total accelerated amount because of Landlord's obligation to minimize damages, and either party may ask a court to determine the actual amount owed, if any.

If the Tenant's right to possession under this Lease is terminated for any reason whatsoever (whether or not this Lease is likewise terminated), the Landlord may remove from the Premises any and all property found therein and such removal shall not release the Tenant from Tenant's obligation to pay Rent and/or additional Rent herein reserved.

Any and all property which may be removed from the Premises by the Landlord in accordance with the terms and conditions of this Lease, may be handled, removed, stored or otherwise disposed of by the Landlord at the risk and expense of the Tenant, and the Landlord shall not be responsible for the preservation or safekeeping thereof. If any property shall remain in the Premises or in the possession of the Landlord and shall not be repossessed by the Tenant within ten (10) days of the Landlord's taking possession under the terms of this Lease, said property shall conclusively be deemed to have been forever abandoned by the Tenant.

If Tenant defaults in the performance of any provision of this Lease, Landlord shall have the right (but not the obligation) in addition to any and all other rights and remedies hereunder, to cure such default for the account of Tenant, upon ten (10) days' prior written notice to Tenant, except that in an emergency Landlord may cure such default without prior notice to Tenant. Any expenses incurred by Landlord in connection with curing a default of Tenant, shall constitute additional Rent, and shall be paid by Tenant to Landlord with the next monthly installment of Rent.

14. **LANDLORD DEFAULT**. If the Landlord is in default of the obligations imposed by this Lease, the Tenant may terminate this Lease by following these procedures (as directed by Ohio Revised Code 5321.07): (1) the Tenant shall make written request to the landlord or landlord's agents for repair or remedy of the condition within a reasonable time, and all rents must be current at such time; after receiving the request, the Landlord shall have the reasonable time to repair, or remedy, considering the nature of the problem and reasonable availability of materials, labor and utilities, (reasonable time is considered to be not more than thirty (30) days); if such time has passed and if the Landlord has not made a diligent effort to repair or has not reported on the progress of remedy, then the Tenant may deposit all rent that is due, on or before the due date, with the clerk of courts of the municipality or county having jurisdiction over the Premises or (2) the Tenant may give written notice of intent to terminate this Lease unless the repair is made within thirty (30) days.

15. **NON-WAIVER**. One or more waiver(s) of any covenant or condition by Landlord shall not be construed as a waiver of a subsequent breach of the same covenant or condition, and the consent or approval by Landlord to or of any act by Tenant requiring Landlord's consent or approval shall not be deemed to waive or render unnecessary Landlord's consent or approval to or of any subsequent similar act by Tenant.

16. **ASSIGNMENT AND SUBLETTING**. Tenant shall not assign this Lease or in any manner transfer any interest or benefit hereunder, or sublet the Premises or any part thereof, or permit the use of same by anyone other than Tenant, without the prior written consent of Landlord, and any such consent shall be limited to the instance stated therein and shall not be deemed to constitute a release, waiver or consent to any other assignment, transfer of interest or subletting.

17. **CLAIMS FOR DAMAGE TO PERSON OR PROPERTY**. All personal property belonging to the Tenant or to any other person, located in or about the Premises shall be there at the sole risk of the Tenant or such other person, and neither the Landlord nor the Landlord's agents shall be liable for the theft or misappropriation thereof, nor any damage or injury thereto.

Landlord, its agents and employees shall not be liable for, and Tenant waives all claims for, injury to person or property damage or loss sustained by Tenant, its invitees and guests or any person claiming through said persons resulting from but not limited to damage caused by water, snow, frost, ice, steam, heat or cold, dampness, falling plaster, sewers or sewage, gas, odors, noise, the bursting or leaking of pipes, the operation of plumbing and electrical systems, equipment and fixtures of all kinds, or by any act, neglect or omission of any other person except for the gross negligence or willful misconduct of the Landlord.

Tenant agrees to protect, indemnify and save harmless the Landlord from all losses, costs or damages sustained by reason of any act or other occurrence causing injury to any person or property whomsoever or whatsoever due directly or indirectly to the use of the Premises or any part thereof by the Tenant or its invitees and guests.

Landlord shall not be responsible or liable to Tenant for any loss or damages that may be occasioned by or through the acts or omissions of persons occupying any part of the building of which the Premises are a part or for any loss or damage resulting to Tenant or his property from burst, stopped or leaking water, gas, sewer or steam pipes, or for any loss of property within the premises for any cause whatsoever, or for any relocation, moving or rental cost which Tenant may incur if required to be relocated for any period of time for any cause whatsoever unless caused by the gross negligence or willful misconduct of Landlord.

18. **PROPERTY INSURANCE AND REAL ESTATE TAXES**. Landlord and Tenant shall each be responsible to maintain appropriate insurance (i.e. homeowner's and renter's) for their respective interests in the Premises and property located on the Premises. Landlord will not obtain or maintain any personal property insurance on Tenant's contents or personal property. Landlord shall pay all real estate taxes and assessments and applicable homeowners' association dues, if any, for the Premises, with the full amount of any amounts so paid during the Term constituting Rent under Section 3(a)(ii) above.

19. **QUIET ENJOYMENT**. The Landlord covenants that the Tenant, on payment of all of the aforesaid installments of Rent and performing all of the covenants contained in this Lease, shall and may peacefully have, hold and enjoy the Premises for the term aforesaid.

20. **NOTICES**. Whenever under this Lease a provision is made for notice of any kind it shall be deemed sufficient notice and service thereof if such notice to Tenant is in a writing deposited in the mail, with postage prepaid, addressed to Tenant at the Premises, or hand-delivered to the Premises, and if such notice is to Landlord is in writing addressed to the last known post office address of Landlord, with postage prepaid.

21. **EMINENT DOMAIN**. If the Premises or any substantial portion of the Premises shall be taken under the power of eminent domain, this Lease shall terminate as of the day of such taking. Landlord will refund a proportionate amount of Rent as may have been paid in advance for a period subsequent to the date of the taking.

22. **INTENTIONALLY OMITTED**.

23. **INTENTIONALLY OMITTED**.

24. **MODIFICATIONS**. This Lease shall not be modified or amended except by a writing signed by Landlord and Tenant.

25. **SUCCESSOR AND ASSIGNS**. The provisions of this Lease shall be binding upon and inure to the benefit of both parties and their respective legal representatives, successors, and assigns.

26. **COUNTERPARTS; SIGNATURES**. This Lease may be executed in one or more counterparts, each of which shall be deemed to be an original, but all of which shall constitute one and the same Lease. The exchange of copies of this Lease and of signature pages by facsimile or similar electronic device or digital signature shall constitute effective execution and delivery of this Lease and may be used in lieu of original signatures for all purposes.

27. **APPLICABLE LAW**. This Lease shall be construed and enforced in accordance with the laws of the State of Ohio and shall be binding upon and inure to the benefit of the parties hereto and their respective successors and assigns.

28. **SEVERABILITY**. If any provision or other term of this Lease is found to be void, unenforceable, or against public policy, the remaining portions of this Lease shall not be affected.

[signature pages follows]

IN WITNESS WHEREOF, the parties hereto have executed this Lease on the day and year first above written.

CAUTION TO ALL PARTIES: THIS LEASE, WHEN SIGNED BY ALL PARTIES, IS A BINDING LEGAL OBLIGATION. DO NOT SIGN WITHOUT FULLY UNDERSTANDING IT. CONSULT AN ATTORNEY IF YOU HAVE ANY QUESTIONS.

LANDLORD:	**TENANT:**
THE FARMERS LAND TRUST, INC., a Delaware nonprofit corporation	[redacted] _____ **SARAH RICKS**
By: _____ Name: Kristina Villa Its: Co-Executive Director	[redacted] _____ **JASON RICKS**
By: [redacted] _____ Name: Ian McSweeney Its: Co-Executive Director	

EXHIBIT A

RESIDENTIAL LEASE
DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT
OR LEAD-BASED PAINT HAZARDS

Lead Warning Statement

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before renting pre-1978 housing, landlords must disclose the presence of known lead-based paint and/or lead-based paint hazards in the dwelling. Tenants must also receive a federally approved pamphlet on poisoning prevention.

Landlord's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (Check (i) or (ii) below):

_____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain): _____

__X__ Landlord has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the landlord (Check (i) or (ii) below):

____ Landlord has provided the Tenant with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents):

_____

__X_ Landlord has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Tenant's Acknowledgment (***initial***)

(c) __X_ Tenant has received copies of all information listed above.

(d) __X_ Tenant has received the pamphlet Protect Your Family From Lead In Your Home.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

LANDLORD:

THE FARMERS LAND TRUST, INC.,
a Delaware nonprofit corporation

By:_____
Name: Kristina Villa
Its: Co-Executive Director

By:_____
Name: Ian McSweeney
Its: Co-Executive Director

TENANT:

_____
SARAH RICKS

_____
JASON RICKS

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LANDLORD:

THE FARMERS LAND TRUST, INC.,
a Delaware nonprofit corporation

[redacted]
Name: Kristina Villa
Its: Co-Executive Director

By: [redacted]
Name: Ian McSweeney
Its: Co-Executive Director

TENANT:

[redacted] ____
SARAH RICKS

[redacted] ____
JASON RICKS