LEASE AGREEMENT

THIS AGREEMENT OF LEASE, made and entered into this 19 day of December, 2002, by and between **Lujan Lujan Lujan Columbia Rd., LLC**, referred to as the "Landlord", and **Multi-Management, Inc.** referred to as the "Tenant",

WITNESSETH:

That for and in consideration of the rent hereinafter reserved and the covenants herein contained, the Landlord does hereby grant and demise unto the Tenant the premises situated in the District of Columbia and known as 1834 Columbia Road, Washington, DC 20009 commencing on the 1st day of January, 2003, for the sum of Six Thousand Dollars and 00/100, ($6,000.00), for said term ending on the 1st day of January, 2024, plus the annual increase in the CPI-W, in the following installments, each due on the 1st day of each and every month during said term:

On the 1st day of January, 2002, and the first day of each month thereafter thru December 31, 2009, the sum of SIX THOUSAND DOLLARS ($6,000.00);

On the 1st day of January, 2009, and the first day of each month thereafter thru December 31, 20016, the sum of SIX THOUSAND ONE HUNDRED EIGHTY DOLLARS ($6,180.00) plus the increase in the CPI-W;

On the 1st day of January, 20017, and the first day of each month thereafter thru December 31, 20024, the sum of SIX THOUSAND THREE HUNDRED SIXTY-FIVE DOLLARS ($6,365.00) plus the increase in the CPI-W,

Each of said installments shall be payable to the Landlord at **Lujan Lujan Lujan Columbia Rd., LLC, 1834 Columbia Road, Washington, DC 20009**, or at such place as the Landlord may designate from time to time. Said installments of rent are sometimes referred to herein as "basic monthly rental," each due in advance on the dates as aforesaid.

Notwithstanding any other provision in the Lease to the contrary, the rent is subordinate to the payment of: 1) Taxes; 2) Hazard Insurance; 3) Debt service of the Adams National Bank loans in the amount of $340,000.00 and $310,000.00, as the same may be refinanced from time to time and 4) the $328,000.00 Virginia Asset Financing Corporation and the U.S. Small Business Administration loan.

1. PAYMENT: Tenant takes and holds the said premises as tenant for the term and subject to the conditions herein provided, at the rent payable as aforesaid, and the said Tenant will, without previous demand, pay the rent specified at the time, place and in the manner herein provided. Should the rent be more than ten (10) days in arrears the tenant shall pay a late charge of Five (5%) percent of the rent.

2. LEASE ASSIGNMENT: Tenant will not assign this lease, or any portion of the term of this lease, nor sublet the leased premises, nor any portion thereof, without the written consent of the Landlord first had and obtained, nor shall any subletting or assignment or assignment hereof be effected by operation of law or otherwise than by the written consent of the Landlord first had and obtained. If at any time during the term of this lease, any part or all of the corporate shares of the Tenant, if Tenant is a corporation, shall be transferred by sale, assignment, operation of law, or other disposition, so as to result in a change in the present effective voting control of Tenant by the person or persons owning a majority of said corporate shares on the date of this lease, such action shall constitute as assignment prohibited by the terms of this lease unless the written consent of the Landlord is first had and obtained. Landlord's consent to assign or sublet shall not be unreasonably withheld.

3. UTILITIES: Tenant shall pay or cause to be paid all charges for heat, water, gas, electricity, air conditioning, telephone, or any other communication or utility service used in or rendered or supplied to the demised premises throughout the term of this lease, and to indemnify

BZA
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Exhibit No. 10

Board of Zoning Adjustment
District of Columbia
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the Landlord and hold it harmless against any liability or damages on such account. If there is no meter in the demised premises, so that the precise cost of the utility furnished to the demised premises cannot be determined, tenant is authorized to pay the proportionate share of the total cost of such utility furnished pursuant to an agreement with other tenants who share utility service with the Tenant hereunder. Notwithstanding any agreement between Tenant and any other tenant regarding shared utility costs, Tenant understands and is aware that Landlord shall not be required to furnish to Tenant any utility services of any kind. Landlord shall not be liable for any loss or damage on account of any service interruption or failure by the utility provider.

4. USE OF PREMISES: Tenant will comply with all rules and regulations now in effect or that may hereafter be enacted by the Municipal, County, or State or Federal Government, insofar as the same pertain to the conduct of its business in the demised premises. Tenant will not use, permit or suffer to be used, said leased premises for any disorderly or unlawful purpose. It is understood that this clause may be amended in writing upon final written approval of Landlord.

5. PERFORMANCE BY LANDLORD OF TENANT'S OBLIGATIONS: If Tenant shall at any time be in default in the payment of any insurance premiums, utility bills, or any other amounts to be paid by it hereunder, or in the performance of any other act on its part to be performed hereunder, Landlord, in addition to invoking any other remedy for such default, may, but shall not be obligated to, pay any such insurance premium, utility bill, or other amount, after giving tenant ten days' prior written notice, perform such other act on the part of the Tenant to be performed, in such manner and to such extent as Landlord deems desirable, and may pay any expenses incidental thereto. All sums so paid by Landlord shall constitute additional rent payable on demand. Failure to make such payments on demand shall constitute a new default by Tenant and Landlord shall have the same rights and remedies as in the case of default by Tenant in the payment of any installment of rent.

6. REPAIRS: The property is leased "as-is." Tenant will make any and all repairs and replacements to the premises, including the lavatory facilities, hereby leased during the term of this lease, except repairs to the roof. Tenant will give Landlord prompt notice of any defects or breakage in the structure, equipment or fixtures of said premises.

7. REAL ESTATE TAXES: PAID BY LANDLORD.

8. LIABILITIES: Landlord assumes no liability or responsibility whatever with respect to the conduct and operation of the business to be conducted in said leased premises by the Tenant, nor for any damage of whatsoever kind, or by whomsoever caused, to person or property of the Tenant or to anyone on or about the premises by consent of the Tenant, however caused, and the Tenant agrees to indemnify and hold the Landlord harmless against all such damage claims unless damage or injury to person or property was caused by the negligence of the Landlord or his Agent, Servants or Employees.

9. PERSONAL PROPERTY: All goods and personal property of every kind, in and upon the said leased premises, shall be at the sole risk and hazard of the Tenant, or those claiming by, through or under him, or the owner thereof except to the extent that the loss or damage results from failure of the landlord to comply with its obligations under this lease.

10. FIRE OR OTHER CASUALTY: If the demised premises shall be partially damaged by fire or other unavoidable casualty, without negligence by the Tenant, tenant's servants, employees, agents, visitors or licensees, the damages shall be repaired by and at the expense of the Landlord and the rent, until such repairs be made, shall be apportioned according to the part of the demised premises which is usable by the Tenant. Due allowance shall be made for reasonable delay which may arise by reason of adjustment of fire insurance of the part of the Landlord and/or the Tenant, and for reasonable delay for any other cause beyond the Landlord's control. If the demised premises are rendered wholly untenantable by fire or other unavoidable casualty, and the Landlord shall decide not to rebuild the same, or the building of which the demised premises are a part shall be so damaged that the Landlord shall decide to demolish it or to rebuild it, then or in any of such events the Landlord may, at its option, give the Tenant a notice in writing, of such decision, and thereupon the term of this lease shall expire by lapse of time upon the thirtieth (30) day after such notice is given and the Tenant shall vacate the demised premises and surrender the same to the Landlord, but in neither of these contingencies shall there be any liability of the part of the Landlord

to the Tenant, his successors, or assigns, covering or in respect of any period during which the occupation of said leased premises by the Tenant, because of the matters hereinabove stated, may not be possible, Tenants will carry at their own cost fire and other hazard insurance on the contents and property in the demised premises. No rent shall be due for any period during which the premises are unusable as a result of fire or other casualty. Not withstanding the foregoing, tenant does not waive any rights to assert a claim for loss, damage or injury to tenant or tenants personal property, if the fire or casualty loss is a result of the landlord's negligence.

11. MAINTENANCE: Tenant will keep the said demised premises in good condition and good repair, clean and in proper sanitary condition, and will at the end of his tenancy deliver and surrender the same in like good order and condition as if the same were at the commencement of its original tenancy, the acts of God, ordinary wear and tear, and loss or damage by fire or other unavoidable casualty excepted.

12. EMINENT DOMAIN: If the whole or any part of the demised premises shall be taken or condemned by any competent authority for any public or quasi public use or purpose, then, and in that event, the term of this lease shall cease and terminate from the date when the possession of the part so taken shall be required for such use or purpose and without apportionment of the award. The current rental, however, shall be abated for any period tenant is denied occupancy by reason of condemnation of the premises.

13. CLEAN PREMISES: Tenant will keep the areas in front of said demised premises free from obstructions of any and all nature, will promptly remove all snow and ice from said areas, will keep the premises clean, will maintain suitable receptacles for trash and refuse, and will promptly remove from the demised premises all accumulations of trash and refuse.

14. SUBORDINATION: This lease is subject and subordinate to all mortgages and/or deeds of trust which may now or hereafter affect the real estate of which the demised premises form a part, and to all renewals and extensions thereof. In confirmation of such subordination, Tenant shall execute promptly any certificate or agreement that Landlord may reasonably request.

15. FIRE INSURANCE: Tenant will not knowingly do or permit anything in said premises, or bring or keep anything therein, or conflict with the regulations of the Fire Department or the fire laws, or with the terms of any insurance policy upon said building, or any part thereof, or which make void or voidable any insurance on the said premises or building against fire or other casualty. It is further understood and agreed that in the event that the cost of fire insurance on said premises is increased due to the neglect of the Tenant, or the activities conducted therein, then, any resulting increase in the cost of said insurance for the building which is said premises or in which said premises are located shall be paid by said Tenant within ten (10) days after it shall have been demanded by Landlord, and it shall be collectible as part of the rent. In the event that the cost of fire or other insurance of other tenants within the building in which the demised premises is located is increased due to the neglect of the tenant, then, and in that event, Tenant agrees to reimburse any and all such tenants for such increased cost.

16. LANDLORD'S ACCESS: Landlord or its agents shall have access to said demised premises at any and all reasonable times, by prior appointment, for the purpose of protecting the said leased premise against fire, for the prevention of damage and injury to the said leased premises, or for the purpose of inspecting the same, or exhibiting the same to prospective tenants during the last sixty (60) days of the term of this lease.

17. BANKRUPTCY: If at any time during the term hereby demised, or any renewal or extension hereof, Tenant shall become insolvent or unable to pay its debts as they mature, or a petition shall be filed, either by or against the Tenant, in any court or pursuant to any statute either of the United States or of the State or District where said premises are located, whether in bankruptcy, insolvency, for the appointment of a receiver of the Tenant's property or because of any general assignment made by Tenant of the Tenant's property for the benefit of its creditors, then, immediately upon the happening of any such event, at the option of the Landlord, and without any entry or other act by the Landlord, this lease shall expire ipso facto, cease and come to an end with the same force and effect as if the date of the happening of any such event were the date herein fixed for the expiration of the term of this lease, to the extent permitted by applicable law. It is further stipulated and agreed that in the event of the termination of the term of this lease by the

happening of any such event, the Landlord shall forthwith, upon such termination, and any other provisions of this lease to the contrary notwithstanding, become entitled to recover as and for liquidated damages caused by such breach of the provisions of this lease any amount equal to the difference between the then cash value of the rent reserved hereunder for the unexpired portion of the term hereby demised, and the then cash rental value of the demised premises for such unexpired portion of the term hereby demised, unless the statute which governs or shall govern the proceeding in which such damages are to be proved limits or shall limit the amount of such claim capable of being so proved, in which case the Landlord shall be entitled to prove as and for liquidated damages an amount equal to that allowed by or under any such statute. The provisions or this paragraph of this lease shall be without prejudice to the Landlord's right to prove in full damages for rent accrued prior to the termination of this lease, but not paid. This provision shall be without prejudice to any rights given to the Landlord by any pertinent statute to prove for any amounts allowed thereby.

18. BANKRUPTCY DAMAGES: In making any such computation, the then cash rental value of the demised premises, shall be deemed prima facie to be the rental realized upon any reletting, if such reletting can be accomplished by the Landlord within a reasonable time after such termination of this lease, and the then present cash value of the future rents hereunder reserved to the Landlord for the unexpired portion of the term hereby dismissed shall be deemed to be such sum, if invested at eight (8%) per centum simple interest, as will produce the future rent over the period of time in question.

19. DEFAULT: If the rent aforesaid, or any installment thereof, shall not be paid within ten (10) days after the same shall become due and payable, as aforesaid, although no demand shall have been made for the same; or if the Tenant shall fail or neglect to keep and perform each and every of the covenants, conditions and agreements herein contained, and on the part of said Tenant to be kept and performed, or if the same or any part of them shall be broken, then, and in each and every case from thenceforth, and at all times hereafter, at the option of the Landlord, his successors or assigns, the Tenant's right of possession shall thereupon cease and terminate, and the Landlord, his successors or assigns shall be entitled to possession of said premises, by process of law, any notice to quit, being hereby expressly waived by the Tenant.

20. ABANDONMENT: If the demised premises shall be abandoned or become vacant during the term of this lease without Tenant having paid in full the rent for the entire term, or if Landlord shall recover possession subsequent or pursuant to Landlord and Tenant proceedings, then in the happening of either of said events, Landlord shall have the right, at its option, to take possession of the demised premises, to let the same as agent of Tenant and apply the proceeds received from such letting toward the payment of the rent of Tenant under this lease, and such re-entry and re-letting shall not discharge Tenant from liability for rent to date of such retaking and for any loss of rent sustained by Landlord in respect of the balance of the term. Any rent for the balance of the term shall be payable monthly by Tenant in advance in the same manner that rent hereunder is to be paid, and Landlord shall not have the right to collect double rent if the premises are rerented.

21. WAIVER: If a summons for summary ejectment, eviction, possession or other such process be served upon Tenant, and a compromise or settlement thereof shall be made, it shall not be constituted as a waiver of any covenant herein contained, and no waiver of any breach of any covenant, condition or agreement herein contained shall operate as a waiver of the covenant, condition or agreement itself, or of any subsequent breach thereof.

22. HOLDOVER PROVISION: In the event that the Tenant shall not immediately surrender sand premises on the day after the end of the term hereby created, then the Tenant shall, by virtue of this agreement, become a tenant by the month at the rental per month of the monthly installments of rent agreed by the said Tenant to be paid as aforesaid, commencing said monthly tenancy with the first day next after the end of the term above demised; and the said Tenant, as a monthly tenant, shall be subject to all of the conditions and covenants of this lease as though the same had originally been a monthly tenancy; and said Tenant shall give to the Landlord at least thirty (30) days' written notice of any intention to quit said premises, and said Tenant shall be entitled to thirty (30) days' written notice to quit said premises, except in the event of nonpayment of rent in advance or of the breach of any other covenant by the said Tenant, in which event the said Tenant shall not be entitled to any notice to quit, the usual thirty (30) days' notice to quit being hereby expressly waived, provided however, that in the event that the Tenant shall hold over after the expiration of the term hereby created, and if the said Landlord shall desire to regain possession of said premises promptly

at the expiration of the term hereby created, then at any time prior to the payment of rent by the Tenant as a monthly tenant hereunder, the said Landlord will give a thirty (30) days' notice to vacate to the tenant.

23. DISPLAY SIGNS: It is further understood and agreed that all advertising and all display signs on or about the within mentioned premises, including the interior of the leased premises if said sign is visible from the exterior, is subject to the approval of the Landlord. No signs are to be nailed or attached to the exterior of the building and no exterior painting done without the written consent of the Landlord first had and obtained.

24. SHOWING PREMISES: In the event Tenant does not renew this lease, he/she hereby gives permission to the Landlord to show the premises to prospective new tenants and to put up a "FOR RENT" sign advertising said space as being available for rent. Tenant shall give the Landlord at least sixty (60) days' notice in writing of its intention to remove, at the expiration of this lease.

25. ALTERATION AND ADDITIONS: Tenant shall not make alterations, additions or improvements to the demised premises without the written consent of the Landlord, and if such consent is given and alterations, additions or improvements have been made by the Tenant, at Tenant's expense, then, at the option of the Landlord, such alterations, additions and improvements shall either remain upon the premises at the expiration of the lease ad become the property of the Landlord, or at the option of the Landlord be removed by and at the expense of the Tenant on or before the expiration of the term, and all damage caused to said premises by such removal shall be repaired by the Tenant at Tenant's expense on or before the expiration of said term.

26. CONDITION OF PREMISES: Tenant acknowledges that he/she has examined and knows the condition of the premises. No representation has been made to Tenant by Landlord, its agents, or anyone else as to the condition of the premises, and particular use that may be made of them, and the legally permitted use. Landlord warrants premises are suitably zoned.

27. LIABILITY INSURANCE: Tenant agrees to indemnify and save harmless the Landlord from any and all liability, damage, expenses, cause of action, suits, claims or judgments arising from injury to person or property on the demised premises or upon the adjoining sidewalks. In order to assure such indemnity the Tenant agrees to carry and keep in full force and effect at all times during the term of this lease public liability insurance with limits of at least $1,000,000.00 for injury to any one person and $1,000,000.00 for injury in any one accident, and $1,000,000.00 for property damage. Landlord is to be named in said policy as an additional insured, in an insurance company acceptable to the Landlord or his Agent and to deliver to the Landlord or his Agent a copy of said policy or certificate showing the same to be in force and effect, and such policy will provided that it shall not be cancelled copy of said policy or certificate showing the same to be in force and effect, and such policy shall provide that it shall not be cancelled for any reason unless and until Landlord or his Agent is given fifteen (15) days' notice in writing by the insurance company. Lessee shall furnish lessor a certificate of insurance upon request, within 72 hours.

28. HAZARD INSURANCE: PAID BY LANDLORD

29. ENCUMBRANCES: Tenant shall not encumber or subject the interest of the Landlord in the demised premises to any mechanics,' material men's or other liens of any nature whatsoever, and upon the filing of any such lien, the failure of the Tenant to have the same removed from record promptly shall constitute a violation of this agreement and entitle Landlord, at his option, to take any legal action reserved to Landlord elsewhere in this agreement.

30. REIMBURSEMENT TO LANDLORD: If the Landlord shall incur any charge or expense on behalf of the Tenant under the terms of this lease such charge or expense shall be considered additional rent hereunder; in addition to and not in limitation of any other rights and remedies which the Landlord may have in case of the failure by the Tenant to pay such sums when due, such nonpayment shall entitle the Landlord to the remedies available to it hereunder for non-payment of rent. All such charges, including attorney fees, or expenses shall be paid to the Landlord at such place as the Landlord may designate.

31. ATTORNEYS' FEES: In the event of the employment of an attorney by the Landlord because of the violation by the Tenant of any term or provision of this lease, including non-payment of rent, the Tenant shall pay and hereby agrees to pay reasonable attorney's fees and all other costs incurred therein by the Landlord.

32. WAIVER OF JURY TRIAL: In the event of litigation between the parties, the parties expressly waive the right to trial by jury, and consent to trial by the court.

33. BINDING EFFECT: This agreement shall be binding upon the administrators, executors, successors and assigns of the respective parties hereto.

34. GENDER: Masculine or feminine pronouns shall be substituted for those of the neuter form, and the plural shall be substituted for the singular number, in any place or places herein in which the context may require such substitution or substitutions.

35. REPRESENTATION: This lease contains the entire and final agreement of and between the parties hereto, and they shall not be bound by any statements, conditions, representation, inducements or warranties, oral or written, not herein contained, unless there is written amendment thereto signed by all parties thereto.

36. SECURITY DEPOSIT: The existing, if any security deposit of the Tenant with the Landlord shall be and remain in effect. If no such security deposit now exists then this paragraph shall be of no effect. If such deposit does in fact exist then the following shall apply:

Landlord is to retain as security for the faithful performance of all of the covenants, conditions, and agreements of this lease, but in no event shall the Landlord be obliged to apply the same or rents or other charges in arrears or on damages for the Tenant's failure to perform the said covenants, conditions, and agreements; the Landlord may so apply the security at his option; and the Landlord's right to the possession of the premises for nonpayment of rent or for any other reason shall not in any event be affected by reason of the fact that the Landlord holds this security deposit. The said sum if not applied toward the payment of rent in arrears or toward the payment of damages suffered by the Landlord by reason of the Tenant's breach of the covenants, conditions, and agreements of this lease is to be returned to the Tenant when this lease is terminated, according to these terms, and in no event is the said security to be returned until the Tenant has vacated the premises and delivered possession to the Landlord. In the event that the Landlord repossesses itself of the said premises because of the Tenant's default or because of the Tenant's failure to carry out the covenants, conditions and agreements of this lease, the Landlord may apply the said security on all damages suffered to the date of said repossession and may retain the said security deposit to apply on such damages as may be suffered or shall accrue thereafter by reason of the Tenant's default or breach. The Landlord shall not be obligated to keep the said security deposit as a separate fund, unless required by the law so to do, but may mix the said security deposit with other deposits. For reason of this agreement the security deposit is Three Thousand Dollars ($3,000.00). Tenant will earn interest on the deposit according to the laws of the District of Columbia.

37. PARAGRAPH HEADINGS: Paragraph headings are for the purpose of convenience only and are not to be considered as part of this Lease.

IN WITNESS WHEREOF, the said parties have hereunto signed their names and affixed their seals the day and year first hereinabove written. Each individual represents and warrants that the person signing for such party has full authority to sign, has full authority to bind his respective party to the terms of this agreement, and has full authority to agree to its contents.

Peter Lujan Jr. 12/19/02
Lujan Lujan Lujan Columbia Rd., LLC
By Manager: Peter Lujan, Jr., aka Pedro Lujan, Jr.

Percy Lujan 12-14-02
Lujan Lujan Lujan Columbia Rd., LLC
By Manager: Percy Lujan

Percy Lujan 12-14-02
Multi-Management, Inc.
Secretary: Percy Lujan

Pedro P. Lujan 12/19/02
Multi-Management, Inc.
By President: Pedro Lujan, Sr.

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