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LOKNE S. TAYKERSLEY

VOL 930 PAGE 449 ✓

STATE OF SOUTH CAROLINA )

LEASE AGREEMENT

COUNTY OF GREENVILLE )

THIS LEASE, made this 30 day of August, 1973, between Faye White Henderson and John C. Henderson, (hereinafter called "Landlord" and First General Financial Services, Inc. (hereinafter called "Tenant"); which terms "Landlord" and "Tenant" shall include, wherever the context admits or requires, singular or plural, and the heirs, legal representatives, successors and assigns of the respective parties;

WITNESSETH:

PREMISES

That the Landlord, in consideration of the covenants of the Tenant, does hereby lease and demise unto said Tenant and the Tenant hereby agrees to take and lease from the Landlord, for the term hereinafter specified, the following described premises:



A portion of a lot situated on the western side of U. S. Highway 276, the northeast corner of which is located 150' south of the intersection of U. S. Highway 276, and Evening Way in the City of Mauldin, South Carolina, together with a one story building to be constructed thereon.

TERM

1. TO HAVE AND TO HOLD the said premises for an initial term of five years commencing on the date thirty (30) days after the completion of the building by the Landlord as hereinafter provided or on the date on which the Tenant opens for the transaction of business whichever first occurs. The Tenant agrees to accept the premises as substantially complete when the premises are in a condition to allow the Tenant to commence the installation of its trade fixtures and will enter into a separate agreement with Landlord to fix the exact commencement date of the lease.

RENEWAL

2. The Tenant may, by written notice mailed or telegraphed to the Landlord one hundred and eighty (180) or more days before the end of the initial term, extend the term for five (5) years from the end of such initial term upon the same terms and conditions as herein set forth and at a rental as hereinafter set forth.

LEATHERWOOD, WALKER, TODD & MANN

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