

This Lease, made this 19th day of May

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WILMINGTON, DEL.

That, Lawrence Reid
104 E. Parkins Mill Rd. Greenville, S.C.

herein called "Lessor," does hereby lease, demise, and let unto Beneficial Finance Co. of Greenville, S.C.

a corporation existing under and by virtue of the laws of the State of Delaware
and having its principal office at 1300 Market Street, Wilmington, Delaware in the
State of ~~South Carolina~~ Delaware, herein called "Lessee," the premises more particularly described as follows:

Approximately 1178 Square feet at 1417 Laurens Road

in the City of Greenville, County of Greenville and State of South Carolina

which premises shall be used for the purposes set forth in Paragraph 18 hereof for a term of 5 years, commencing on the
1st day of June, 1975 and terminating on the 30th day of May, 1980.

The annual rent shall be Twenty eight hundred and eighty (\$ 2880),
payable in advance at the office of the Lessor at the address shown above or at the office of the Lessor's agent whose address
is given below, in equal monthly payments of \$ 240.00 on the 1st day of June, 1975 and on the
same day of each succeeding month thereafter for the duration of this lease

THIS LEASE IS SUBJECT to the following terms and conditions:

1. The Lessee hereby covenants to pay the said rent according to the terms hereof and to deliver up the premises to the Lessor, or the Lessor's attorney and/or agent, peaceably and quietly, at the end of the term aforesaid, in as good order and condition - reasonable use and wear thereof, and loss by fire or other casualty or inevitable accident excepted - as the same are or may be put by the Lessor. The Lessee shall not make or suffer any waste respecting said premises.
2. The Lessee shall have the right to assign or sublet the demised premises provided, (1) the business of the assignee or subtenant does not conflict with any covenant made by Lessor in leases with other tenants located in the same or adjacent buildings under the control of the Lessor, or, if the premises are located in a shopping center, in said entire center; and (2) the Lessee is not relieved of its obligation to pay rental to the Lessor or to perform any and all obligations created under this lease. The Lessee may assign this lease to any of its affiliated corporations without the consent of the Lessor.
3. If the Lessee shall fail to pay the aforesaid rent when due, whether said rent be demanded or not, shall make or suffer any waste of the demised premises, shall fail to quit and surrender the premises to the Lessor at the end of the term hereof in the manner aforesaid, shall appropriate said premises to any other purpose or use than that above or shall violate any of the covenants to be performed by the Lessee, then, and in any of said events, the Lessor, or the Lessor's agent and/or attorney, may in any manner the Lessor sees fit, re-enter upon the leased premises and terminate and annul this lease in so far as it relates to all future rights of said Lessee. The Lessor shall have all legal rights and remedies permitted by and available under the laws of the state in which the demised premises are situate, for the collection of any rent due or payable hereunder, for the possession and sale of any property of the Lessee liable as security for payment of such rent, whether by lien, attachment, distraint, confession of judgment or otherwise and the Lessee hereby covenants that it will not remove its property from the said premises without the Lessor's consent while the Lessor shall have any outstanding rights against the Lessee in accordance with the terms of this lease. The Lessee warrants that it and its affiliated corporations are protected by a master policy of public liability and property damage insurance with respect to the demised premises, which policy shall provide coverage for injury to property in the amounts of \$100,000/\$250,000 and coverage for injury to persons in the amounts of \$500,000/\$1,000,000.
4. The Lessor, at reasonable times, may enter upon the premises to view it, make improvements thereon, show the same to prospective purchasers thereof, and may exhibit the premises to prospective lessees at reasonable times within 90 days of the expiration date of this lease or any extension or renewal thereof.
5. Any reasonable rules and regulations issued by Lessor with regard to said premises which may be attached to and made part of this lease, and any reasonable amendments and modifications thereof as from time to time may be made by the Lessor, shall be considered a part of this lease. The Lessee hereby agrees that said rules and regulations shall be faithfully observed by it and its employees, and that the right hereby is expressly reserved by the Lessor to alter, modify and make such reasonable rules and regulations as from time to time may be needful for the safety, care and cleanliness of the premises and for the preservation of the good order thereof.