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DONNIE S. TANKERSLEY
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VOL 1039 PAGE 484

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

MEMORANDUM OF LEASE

WHEREAS, BLAKE P. GARRETT, JR., TRUSTEE, (hereinafter "Landlord") and THE CITIZENS AND SOUTHERN NATIONAL BANK OF SOUTH CAROLINA, (hereinafter "Tenant") entered into a Lease Agreement on the 12th day of May, 1976, covering the property hereinafter described;

NOW, THEREFORE, BLAKE P. GARRETT, JR., TRUSTEE, Landlord and THE CITIZENS AND SOUTHERN NATIONAL BANK OF SOUTH CAROLINA, Tenant, agree as follows:

1. That Landlord, in consideration of the rents reserved, hereinafter referred to, and in consideration of the terms, covenants, conditions and agreements on the part of Tenant, hereinafter referred to, does hereby demise and lease unto Tenant, and the Tenant does hereby take and hire from the Landlord, the following property, hereinafter referred to as the leased premises:

ALL that certain piece, parcel or lot of land in Simpsonville Plaza Shopping Center, situate, lying and being at the Southern corner of the Shopping Center parking lot near the Interchange of Fairview Road and U. S. Highway #276 at the intersection of the U. S. #276 Frontage Road and the paved perimeter road which forms the Southeasterly boundry of the Shopping Center, lying in the City of Simpsonville, County of Greenville, State of South Carolina, being more specifically shown on the plat attached hereto marked Exhibit A, attached hereto and made a part hereof.

2. TO HAVE AND TO HOLD said leased premises from the date when Tenant opens said premises for the transaction of its business as provided in said lease for an initial term of 15 years from said commencement date. Said lease further provides that Tenant, at its option, shall be entitled to the privilege of six successive extensions of said lease, each extension to be for a period of 5 years.

IN WITNESS WHEREOF, the parties hereto have caused these presents to be signed by their duly authorized officers this

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