

STATE OF SOUTH CAROLINA )  
 )  
 COUNTY OF GREENVILLE ) LEASE

THIS LEASE made and entered into this 8<sup>th</sup> day of November, 1977 by and between The South Carolina National Bank, Trustee under Will of R. E. Houston with R. E. Houston, Jr., Co-Trustee, hereinafter referred to as the Lessor, and Termplan Incorporated of Greenville, a corporation organized and existing under the laws of the State of South Carolina appearing through and represented herein by William T. Dabe, its Executive Vice President, hereinafter referred to as the Lessee.

WITNESSETH, that the Lessor does hereby grant, release and lease unto the Lessee for the term of thirty-six (36) months, beginning on the first day of January, 1978 and ending at midnight of the 31st day of December, 1980, the following described property with improvement thereon, situated in the City of Greenville, County of Greenville, State of South Carolina, to wit:

107 East North Street, Greenville, South Carolina  
 comprising approximately 32 feet width on East North  
 Street and a depth of approximately 90 feet as appearing  
 on a lot recorded at Deed Book 915 on Page 179.

This lease is made subject to the following terms and conditions which are mutually agreed upon by the parties hereto:

(1) The rental for the above described property during the term of this lease shall be the sum of Ten Thousand, Eight Hundred and 00/100 Dollars (\$10,800.00), which Lessee agrees to pay to The South Carolina National Bank, Trustee under Will of R. E. Houston at P. O. Drawer 969, Greenville, South Carolina 29602, without notice or demand in equal monthly installments of Three Hundred and 00/100 Dollars (\$300.00) per month, in advance on or before the first day of each and every month during said term. Receipt of the first installment of \$300 by Lessor is hereby acknowledged by the execution of this lease.

(2) Lessors agree to provide heat, plumbing and sanitary facilities satisfactory to the Lessee, and agree at their expense to keep in good repair and condition the structural parts of the building, including the roof, foundation, outside walls and heating plant, and to do such other repairing as may be necessary to cure defects arising from improper construction or as may be required by governmental authority.

(3) Lessee agrees that the said premises shall be used to conduct its consumer finance business or transact such business as incident thereto. Lessee shall not assign or sublet this lease without the written consent of Lessors, but such consent shall not be unreasonably withheld.

(4) Lessee shall at its expense during said term, or any renewal thereof, do all other necessary repairing to said improvements, including the replacement of broken glass, and perform all other ordinary and usual maintenance, and shall surrender said improvements to Lessors upon termination of the lease in as good condition as when received, loss by fire or other casualty, obligations of the Lessors, and ordinary wear and tear excepted.

(5) Lessee agrees to conform to all ordinances and laws, municipal, state or federal, affecting its use of these premises, and will hold Lessors free and harmless from any penalty, damage or other charges imposed for any violation of any of said laws whether occasioned by neglect or Lessee or any agent in the employ of Lessee, or any persons contracting with Lessee, and Lessee shall indemnify Lessor against and from any loss caused by damage, or expense occasioned out of construction and erection of any improvements by Lessee on premises, or out of any accident or other occurrence causing injury to any person whomsoever, or property whatsoever, and due directly or indirectly to the use by Lessee of the leased property.