

22) NATURE AND EXTENT OF AGREEMENT

This Agreement sets forth the full understanding of the parties and may not be altered except by written instrument.

24) BINDING EFFECT

This lease shall be binding on both parties and their respective successors and assigns.

24) EFFECTIVE DATE

This Lease shall go into effect at 12:01 A.M. on the _____ day of _____, 1979, and all periods of the leased term shall run from said inception date.

WITNESS our hands and seals this ____ day of _____, 1979.

ATTEST:

Rose M. Cunningham, LESSOR

SAVINGS, CAROLINA DIVISION, Lessee

Larue March, Secretary

By: _____

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