

Lessor warrants and represents that the realty described herein is properly zoned for banking business as proposed by the Lessee.

Lessee is granted the right to construct such improvements on the demised premises as may be desired by the Lessee and Lessee is further granted the right to demolish any existing structure now situate thereon. Lessee shall pay all taxes, insurance and utility service imposed upon or required for the premises, together with the improvements thereon, including all easements and appurtenances belonging or appertaining thereto. It is understood by and between the parties hereto that Lessee shall pay taxes or assessments levied only against the land utilized by Lessee.

Lessor is granted the right to install identity signs, for four (4) tenants of Lessor located on Armsdale Lane (Rushmore Drive), at the corner of Armsdale Lane (Rushmore Drive) and Wade Hampton Boulevard, subject to the approval of First National Properties, Inc., which approval shall not be unreasonably withheld.

Lessee covenants that it will save Lessor harmless against any loss or liability of any nature whatsoever that may be incurred in and about the demised premises during the term of this lease. Lessee agrees to carry premises liability insurance in an amount of at least \$100,000.00 per person and \$300,000.00 per occurrence, which policy shall be properly endorsed to afford protection to the Lessor.

Lessee agrees not to assign this lease or sublet the demised premises or any portion thereof without the written consent of the Lessor. Said consent shall not be unreasonably withheld.

If substantially all of the leased premises shall be taken for public or quasi-public authority under the power of eminent domain, then the term of this lease shall terminate as of the date possession shall be taken by such authority and the rent shall be paid up to that date with a proportionate refund by the Lessor of any rent paid in advance. In the event of such a termination of this lease, the Lessee shall be entitled to claim in the condemnation proceedings along with the Lessor. In the event any dispute arises as to the apportionment of any condemnation proceeds, then an arbitration shall be established in accordance with

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