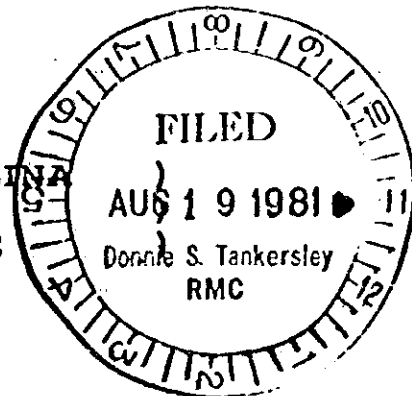


STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE



BOOK 1153-801

LEASE

This Lease Agreement made and entered into this 16th day of July, 1981 by and between Tommy B. Hance, agent for George William Hance, Jr., Kenneth Harling Hance, Robbie Jo Hance, and Tommy Boyd Hance, owners, duly authorized to enter this lease, hereinafter referred to as "Lessor", and Landmark Finance Corporation of South Carolina, Simpsonville, South Carolina, by its duly authorized officer or agent, hereinafter referred to as "Lessee".

W I T N E S S E T H :

In consideration of the mutual covenants hereinafter set forth, the parties hereto, for themselves, their successors and assigns, agree as follows:

1. That the Lessor hereby leases to the Lessee and the Lessee hereby rents from the Lessor that certain office space located in the office building on the western side of Main Street, Simpsonville, South Carolina, owned by the above named owners, said office space in said building being described as follows: Located at 128 South West Main Street, Simpsonville, South Carolina.

2. That it is agreed between the parties that the term of this lease shall be for a period of one (1) year beginning September 1, 1981 and ending September 1, 1982 with an option to renew for two (2) additional years, unless either party notifies the other in writing more than sixty (60) days prior to the current term that the Lease is not to continue for the following year.

3. That the rent for said office space shall be the sum of \$125.00 per month payable monthly in advance on or before the tenth (10th) day of each month and said rent shall be paid at such place as may be designated by the Lessor.

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