

EXHIBIT A

LEASE AGREEMENT

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THIS LEASE, made this 26 day of SEPTEMBER, 1978.

WITNESSETH:

REAL ESTATE FUND INVESTMENT TRUST herein called the LESSOR, does hereby lease, demise, and let unto TRANSOUTH FINANCIAL CORPORATION, a corporation which exists under and by virtue of the laws of the State of South Carolina, having its principal office in the City of Florence, herein called the LESSEE, the following described premises located in the County of Greenville, City of Mauldin, State of South Carolina, to wit:

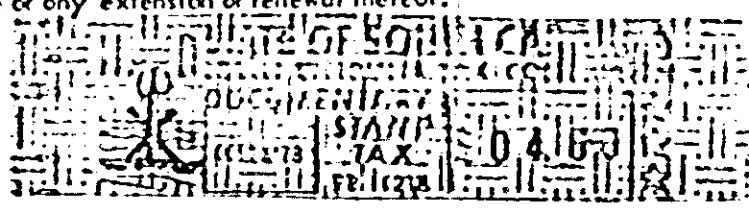
One (1) building containing 2,200 square feet floor space to be designated as Building No. 14, located in the Golden Strip Shopping Center, Inc.

for use as offices of a general financial institution for a term of five years to commence on the 15th day of October, 1978, and terminate on the 14th day of October, 1983, at a monthly rental of two hundred seventy-five Dollars (\$275.00), payable on or before the 10th day of each calendar month for the then current month for the duration of this Lease at the office of the Lessor or its agent.

THIS LEASE IS SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

1. Lessor hereby agrees to pay all taxes duly assessed on said premises during the term hereof and for such future time as Lessee may hold same. Lessee agrees to furnish and pay for all electricity, water and other utilities consumed upon the leased premises during such time.
2. The Lessor hereby agrees not to rent, sublet or lease nor to permit a tenant to sublet any space on the first floor in the building in which the demised premises are located during the life of this Lease, or any renewal or extension thereof, to a competitor of the Lessee or business of a similar character.
3. This Lease may be renewed at the option of the Lessee for a period of \_\_\_\_\_ years at a rental of N/A Dollars (\$ \_\_\_\_\_) per month, subject to all the terms and conditions of this Lease, upon Lessee giving the Lessor or its (his) agent, written notice of Lessee's exercise of this option at least thirty (30) days prior to the expiration of this Lease.
4. The Lessee hereby covenants to pay the said rent according to the terms hereof and to deliver up the premises to the Lessor, and/or attorney, and/or agent peaceably and quietly at the end of the term aforesaid, in as good order and condition, reasonable use and wear and loss by fire or other casualty or inevitable accident excepted, as the same are or may be put by the Lessor.
5. The Lessee shall not make or suffer any waste respecting said premises.
6. If the Lessee shall fail to pay said rent within ten (10) days after the same is payable, or shall neglect or fail to perform or observe any of the covenants herein contained, on its part to be performed or observed and Lessee is so notified in writing by letter through Registered Mail addressed to Transouth Financial Corporation, Post Office Box 471, Florence, South Carolina 29501 and such default or defaults shall not be cured within fifteen (15) days after the sending of such registered notice, Lessor may immediately, at its (his) election, terminate this Lease, and may in any manner he, it or they see fit, re-enter upon the leased premises and may annul this Lease so far as regards all future rights of said Lessee, and the Lessor shall have all legal rights and remedies permitted by and available under the law for the collection of any rent due or payable hereunder.
7. Lessor may, at reasonable times, enter to view the premises and make improvements thereon, and to show prospective purchasers thereof; and may exhibit the premises to prospective Lessees at reasonable times within three months before the termination of this Lease or any extension or renewal thereof.

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