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STATE OF SOUTH CAROLINA)
)
COUNTY OF GREENVILLE)

L E A S E

THIS IDENTURE OF LEASE made and entered into this 12
day of October, 1981, by and between EDENS &
MCTEER, INC., a South Carolina Corporation (hereinafter sometimes
referred to as "Landlord"), and THE CITIZENS AND SOUTHERN NATIONAL
BANK OF SOUTH CAROLINA, a South Carolina Corporation (hereinafter
referred to as "Tenant").

W I T N E S S E T H

PREMISES. The Landlord hereby leases to the Tenant and the
Tenant hereby rents from the Landlord that certain ground area
and space situate, lying and being in the State of South Carolina,
City of Greer, County of Greenville, being more particularly
described on the attached Exhibit "A".

TO HAVE AND TO HOLD the said Ground Area of the demised
premises upon the terms and conditions hereinafter set forth.

1. TERM. To have and to hold the said premises, together
with all and singular the appurtenances, rights, privileges and
easements thereunto belonging or in anywise appertaining, unto
the said Tenant for a term of Twenty-Five (25) years commencing
on the first day of April, 1982, and expiring on the last day of
March, 2007. If Tenant opens for business on the demised premises
in temporary facilities, or otherwise, prior to the aforesaid
commencement date, full rental shall commence on the date Tenant
opens for business.

2. RENTAL. In consideration of the demise and leasing of
the aforesaid premises, the Tenant covenants and agrees to pay
the Landlord, and the Landlord agrees to accept from the Tenant,
as rental for said premises, the sum of Eight Hundred and no/100
(\$800.00) Dollars per month payable in advance on the first day
of each and every month during the term of said Lease for the
first two (2) years; then, the rental shall increase to the sum
of One Thousand and no/100 (\$1,000.00) Dollars per month for the
next two (2) years; and finally to increase to One Thousand Two
Hundred and no/100 (\$1,200.00) Dollars per month for the remain-
ing twenty-one (21) years of the lease term.

3. PLACE OF PAYMENTS. All payments hereunder by the
Tenant shall be made payable to the Landlord in care of Edens &
McTeer, Inc., Post Office Box 12208, Columbia, South Carolina
29211, unless notified in writing to the contrary by said Land-
lord, and all such rentals shall be payable when due without
prior demand and without any deduction or set-off whatsoever.

4. QUIET POSSESSION. The Landlord covenants and warrants
that Landlord has full right and lawful authority to enter into
this Lease for the full term hereof (including such renewal terms
as are granted hereinbelow) and that the Landlord is lawfully leas-
ing the entire premises hereby demised and has good leasehold title
thereto, free and clear of all other tenancies and encumbrances.

Landlord further covenants and warrants that if the
Tenant shall discharge the obligations herein set forth to be
performed by the Tenant, the Tenant shall have and enjoy, during
the term hereof, the quiet and undisturbed possession of the
demised premises, together with all appurtenances appertaining or
appendant thereto without hindrance from the Landlord.

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DOCUMENTARY
STAMP