

loan as provided for in Paragraph 19 above; that the Landlord has full right and power to execute and perform this lease and to grant to the estate demised herein; and that the Tenant on paying the rent herein reserved and performing the covenants and agreements hereof shall peaceably and quietly have, hold and enjoy the demised premises and all rights, easements, appurtenances and privileges belonging or in anywise appertaining thereto, during the full term of this lease and any extensions thereof.

The Landlord warrants the non-existence of any zoning or other restrictions preventing or restricting use of the demised premises for the conduct of a financial loan service or use of common areas for parking purposes, and that should such zoning or other restriction be in effect or adopted at any time during the term of this lease, preventing or restricting Tenant from conducting a financial loan service or using the common areas (including parking area) in conjunction therewith, the Tenant at its option may terminate this lease and shall stand released of and from all further liability hereunder.

## NOTICES

22. All notices required to be given to Landlord hereunder shall be sent by registered or certified mail to, and all rent payments shall be made to Landlord at Post Office Box 2007, Greenville, South Carolina, 29602, or to such other address as Landlord may direct from time to time or to such other address as Landlord may direct from time to time by written notice forwarded to Tenant by registered or certified mail.

All notices required to be given to Tenant shall be sent by registered or certified mail to Tenant at 209 N. 22nd Street, Birmingham, Alabama, 35203, or to such other address as Tenant may direct from time to time by written notice forwarded to Landlord by registered or certified mail.

HOLDING  
OVER

23. If the Tenant shall remain in possession of the demised premises or any part thereof after the expiration of the term of this lease with the Landlord's acquiescence and without any agreement of the parties, the Tenant shall be only a tenant at will, and there shall be no