

10. Lessee may assign this Lease Agreement or sublet the same or any part thereof with the written consent of Lessor. Consent shall not be unreasonably withheld by Lessor.

11. It is agreed that any heating system, cooling system, lighting fixtures, signs, trade fixtures, office furniture, fixtures and equipment, may be removed by Lessee at the expiration, termination, or any renewal of this Lease Agreement.

12. Should the building on the premises described herein be totally destroyed by fire or other casualty, Lessor shall have the option to rebuild the same within 45 days or to cancel this Lease. If Lessor elects to rebuild, the rent specified herein shall abate until the building is reconstructed and ready for occupancy by Lessee. In the event the building is partially destroyed by fire or other casualty, Lessor shall repair the same within 30 days, during which time the rent shall be abated to the extent the building is unusable by tenant.

13. Should the premises described herein, or any part thereof, be taken by eminent domain by any political authority or subdivision thereof, having such power so that the Lessee cannot carry out its purpose or objects on said premises, this Lease shall terminate upon such taking, or the rental stipulated herein shall abate in proportion to such taking.

14. It is agreed that should the Lessee find it unprofitable to operate a consumer finance business on said premises due to a legislative act or other law, or administrative regulation or rule pursuant thereof, of the United States, the State, County and/or City in which said premises are situate, this Lease Agreement may be cancelled by Lessee by giving Ninety (90) days written notice to Lessor of such fact and intention to terminate.

15. Each party hereto shall be responsible for securing and paying for such insurance for the protection of the respective interest of each, in the premises described herein. In such event, each party hereto does herewith and hereby release and relieve the others, and waive their entire right of recovery against the other, for loss or damage arising from, out of or incident to the perils of fire, explosion or any other peril described in the "Extended Coverage" insurance endorsement approved for use in the state where the property described herein is situate, and which loss or damage may occur in, on or about said property, whether due to the negligence or fault of either or both of said parties, their agents, employees, or otherwise.

16. This agreement shall be binding upon the parties hereto, their heirs, executors, administrators, successors and assigns, as the case may be.

See attached for further provisions

IN WITNESS WHEREOF, the parties hereto have caused this Lease Agreement to be executed and delivered on the date first above mentioned.

LESSOR:

Witnesses as to Lessor:

Walter B. McDaniel  
Margaret B. Osborne

[Signature]

LESSEE:

WORLD FINANCE CORPORATION OF MAULDIN, S.C.  
BY:

Witnesses as to Lessee:

Marlene Edwards  
Brenda D. Hall

R. L. Sedley

SWORN TO BEFORE ME THIS

1st DAY OF May, 1984  
Louie C. Jones (LS)  
Notary Public for

My Commission Expires 9-22-87

NOTARY PUBLIC  
STATE OF SOUTH CAROLINA  
COMMISSION EXPIRES 9-22-87

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