

11.9 Headings. The headings throughout this Lease are for convenience and reference only, and the words contained therein shall in no way be held to explain, modify amplify or aid in the interpretation, construction or meaning of the provisions of this Lease.

11.10 Brokerage Fees. It is understood and agreed that there shall be no real estate commissions or other like fees or charges to be paid by Lessee in connection with this Lease.

11.11 Consents. Wherever the consent or approval of either Lessor or Lessee is required or desired, the same shall not be unreasonably withheld.

11.12 Right on Termination. Upon termination of this Lease, other than under Section 9.1 hereof, all rent paid but not earned shall be refunded.

11.13 South Carolina Law. This Agreement shall be governed exclusively by the provisions hereof, and, to the maximum extent the parties hereto may lawfully so agree, by the law of the State of South Carolina, as the same may from time to time exist.

IN WITNESS WHEREOF, the parties hereto have caused this Lease to be duly executed, under seal, as of the date first above written.

LESSOR:

SCIOTO VALLEY MORTGAGE COMPANY

[CORPORATE SEAL]

By: [Signature] L.S.
Name: Richard J. [Signature]
Office: [Signature]

Witnesses:

[Signature]
[Signature]
STATE OF Georgia
COUNTY OF Fulton