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STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

MEMORANDUM OF
AGREEMENT OF LEASE

THIS AGREEMENT made and entered into as of this 24th
day of September, 1976, between C.W.I., A Partnership,
hereinafter called Lessor, and Bancroft Realty Company, hereinafter
called Lessee,

WITNESSETH:

In consideration of the rent and upon the terms and
conditions set forth in a more detailed form of Lease Agreement
bearing even date herewith, between the same parties and covering
the same property, the Lessor hereby leases unto the Lessee, its
successors and assigns, and the Lessee hereby accepts as tenant
the premises (including all improvements now or hereafter erected
thereon) fully described in Exhibit "A" hereto attached and made
a part hereof.

TO HAVE AND TO HOLD the within described premises subject,
however, to the terms, conditions and covenants expressed and
declared in the aforementioned Lease Agreement unto the Lessee,
its successors and assigns, for an initial term of twenty (20)
years beginning on the date of July 12, 1976, as set
forth in the detailed form of Lease, and for certain optional
renewal terms as set forth in detail in the Lease, unless this
Lease shall be sooner terminated under the terms of said Lease
Agreement.

IN WITNESS WHEREOF, C.W.I., A Partnership has executed
these presents and Bancroft Realty Company has caused its corporate
seal to be hereunto affixed and these presents to be subscribed
by its duly authorized officers, all as of the day and year first
above written.

In the Presence of:

[Signature]
[Signature]
as to C.W.I., A Partnership

C.W.I., A PARTNERSHIP

By: Braxton M. Cutchin III
Braxton M. Cutchin, III

And: Gerald C. Wallace, Jr.
Gerald C. Wallace, Jr.

And: Robert P. Ingle
Robert P. Ingle

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