

23. Words of any gender used in this lease shall be held to include any other gender, and words in the singular number shall be held to include the plural and words in the plural number shall be held to mean the singular number when the sense requires.

24. Except as otherwise herein provided, this lease may be altered, amended or revoked in whole or in part prior to the date of its expiration only by written instrument signed by all parties hereto.

25. This lease contains the entire understanding and agreement between the Lessor and the Lessee and all prior negotiations, understandings and leases are merged herein.

26. Additional Provisions: SEE ATTACHED.

IN WITNESS WHEREOF, the Lessor and the Lessee have caused this instrument to be executed for the uses and purposes herein stated, this 10th day of January, 1978

Lessee:

HOME CREDIT COMPANY OF SOUTH CAROLINA, INC.

By: R. M. Williams
R. M. Williams, Executive Vice President

Attest:

W. Z. Tyson
Assistant Secretary

Elizabeth Mackiewicz
Witness

Matthe Sanders
Witness

Lessor:

SOUTHEASTERN INSURANCE SERVICE

By: William M Landreth
William M. Landreth, President

ATTEST: Mary B. Stator
Secretary

H. A. Stator
Witness

Jimmy M. Pittman
Witness

(CONTINUED ON NEXT PAGE)

0635

4328 RV-2