

STATE OF SOUTH CAROLINA     )  
   ) OPTION TO PURCHASE REAL PROPERTY  
 COUNTY OF GREENVILLE        )

THIS AGREEMENT, made and entered into the 17th day of September, 1979, by and between Bessie James, (the "Optionor") and THE SOUTH CAROLINA NATIONAL BANK (the "Optionee").

W I T N E S S E T H:

1. In consideration of the sum of One Thousand and 00/100 (\$1,000.00) Dollars (the "Option Consideration"), the receipt of which is hereby acknowledged by the Optionor, the Optionor grants to the Optionee an irrevocable and exclusive option to purchase that certain property and all rights and appurtenances thereunto appertaining, described on Exhibit "A", attached hereto and made a part hereof (the "Property") for the sum of Sixty Thousand and 00/100 (\$60,000.00) Dollars (the "Purchase Price").

This Option to purchase shall be exercisable by the Optionee at any time within 180 days from the date hereof or until thirty (30) days after receipt by the Optionee from the Comptroller of the Currency, United States Treasury Department, of the Comptroller's approval or disapproval of the Optionee's application for the operation of a branch banking facility on the Property, whichever occurs later, (the "Option Period").

2. The Optionee may exercise this Option at any time during the Option Period by delivering written notice of its intention to do so by registered or certified mail, or by personal delivery to the Optionor or his agent at the following address:

Frank Hammond Real Estate Company  
 902 North Pleasantburg Drive  
 Greenville, South Carolina 29607

3. In the event the Optionee elects to exercise the Option, upon the giving of such notice and from and after the date of the exercise of the Option, this Option to Purchase Real Property shall be deemed for all purposes a legally enforceable contract between the Optionor and the Optionee for the sale and purchase of the Property upon the terms and conditions herein provided.

4. The closing shall be held in an office in the metropolitan Greenville area not more than thirty (30) days from the date the Optionor receives notice of the Optionee's intention of exercising the Option and at such specific time and date (the "Closing Date") as shall be designated by the Optionee in a written notice to the Optionor not less than five (5) days prior to the Closing Date; provided however, that in no event shall the Closing Date extend beyond thirty (30) days from the date of notice by Optionee to exercise the Option. On the Closing Date, the Optionee shall deliver to the Optionor its certified check for the sum of Sixteen Thousand and 00/100 (\$16,000.00) Dollars and the Optionor shall deliver to the Optionee full and exclusive possession of the Property and an executed Bond for Title to the Property providing for inter alia the payment of Forty-four Thousand and 00/100 (\$44,000.00) Dollars with interest on the outstanding balance at the rate of nine (9%) per cent per annum payable in four (4)