ANNY 1135 Plat 803

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STATE OF SOUTH CAROLINA DESCRIPTION OF LEASE COUNTY OF GREENVILLE )

WHEREAS, HAYWOOD COMMERCIAL DEVELOPMENT COMPANY, a South Carolina Limited Partnership ("Lessor") and THE PALMETTO BANK, a South Carolina banking corporation ("Lessee") entered into a Lease Agreement on the 24th day of March, 1980 covering the property hereinafter described; and

WHEREAS, Lessor has exercised its Option to Lease

("Commercial") dated October 23, 1979 between Lessor and Walter

W. Goldsmith and William R. Timmons, Jr. and have or will execute
a forty nine (49) year lease with said Walter W. Goldsmith and
William R. Timmons, Jr., which lease includes the property hereinafter described and of which Lessee is a sub-lessee under said
Lease Agreement between Lessor, Walter W. Goldsmith and William

R. Timmons, Jr.;

NOW, THEREFORE, Lessor and Lessee agee as follows:

1. That Lessor, in consideration of the rents reserved, hereinafter referred to, and in consideration of the terms, covenants, conditions and agreements on the part of Lessee, hereinafter referred to, does hereby demise and lease unto Lessee, and Lessee does hereby take and hire from the Lessor, the following property, hereinafter referred to as the leased premises:

ALL that piece, parcel or lot of land situate, lying and being in the City of Greenville, County of Greenville, at the Northeast intersection of Haywood Road and a road under construction to be known as Haywood Crossing Drive, containing 57,000 square feet, as shown on plat for "THE PALMETTO BANK", a copy of which is attached hereto and incorporated herein by reference thereto.

2. TO HAVE AND TO HOLD said leased premises from the date of said lease for a term of twenty (20) years from said commencement date. In addition, said lease may be extended at the option of Lessee for two (2) successive periods of five (5) years each and may be further extended at the option of Lessee for an additional period of nineteen (19) years following such two five

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