STATE OF SOUTH CAROLINA)
County of Greenville)

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LEASE AGREEMENT

LEASE dated October 31, 1968 between JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY ("Lessor"), a Massachusetts corporation having its principal office and place of business at 200 Berkeley Street, in the City of Boston, County of Suffolk, The Commonwealth of Massachusetts, and WALTER J. KASSUBA ("Lessee"), a resident of the State of Florida whose office is located at 205 Worth Avenue, in the City of Palm Beach, State of Florida:

1. Leased Property - Initial Term of Lease. Upon the conditions, limitations, covenants and agreements set forth below, Lessor hereby leases to Lessee and Lessee hereby leases from Lessor the following property (hereinafter sometimes collectively referred to as the "Leased Property"):

All the land described in Schedule A hereto;

TOGETHER WITH the buildings, structures, facilities, equipment, paving, surfacing, swimming pool and other improvements now or hereafter located thereon (all of the foregoing improvements being hereinafter sometimes referred to as the "Leased Building"), and the appurtenances thereof;

SUBJECT, HOWEVER, to (a) the agreements of record, if any, referred to in Schedule A hereto; (b) zoning and building restrictions and governmental regulations now or hereafter affecting the Leased Property; (c) such state of facts as an accurate survey would show; and (d) rights, if any, of parties in possession;

FOR an initial term commencing on the date hereof and expiring at midnight on October 30, 2008 unless this Lease shall sooner terminate as hereinafter provided.

2. Basic Rent. During the initial term of this Lease Lessee will pay to Lessor, in such coin or currency of the United States of America as at the time of payment shall be legal tender for the payment of public and private debts, at the City Mortgage Department of Lessor at 200 Berkeley Street, Boston 17, Massachusetts, or at such place or to such agent as Lessor from time to time may designate, a net annual basic rental in an amount equal to 8.7% times the Cost to Lessor (as defined in section 55 hereof), payable in advance in 12 equal monthly installments beginning on the date hereof and continuing on the first day of each calendar month during the initial term hereof, provided, however, that in the event that the Final

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