This Lease made and entered into this 9 day of June, 1977, by and between Palmetto Real Estate Trust, a real estate investment trust organized and existing under the laws of the State of South Carolina (hereinafter referred to as the Lessor) and South Carolina Federal Savings & Loan Association, organized and existing under the laws of the United States of America (hereinafter referred to as the Lessee).

1. <u>Leased Premises</u>. Upon and subject to the conditions and limitations set forth below, the Lessor leases to the Lessee and the Lessee rents from the Lessor, the following described property (hereinafter referred to as the premises):

ALL that certain piece, parcel or lot of land situate, lying and being at the northeastern corner of the intersection of Greenacre Road and West Antrim Drive in the City of Greenville, Greenville County, South Carolina, said lot having an area of 0.385 acres and having the following metes and bounds according to plat prepared by Dalton and Neves Engineers dated April 19, 1977:

BEGINNING at a point on the northeastern right of way of West Antrim Drive and running thence with said right of way N. 56-03 W. 15.1 feet; thence continuing with the curve of said right of way the chord of which is N. 49-02 W. 68.7 feet to a point; thence continuing with the curve of said right of way the chord of which is N. 2-50 E. 72.7 feet to a point on the southeastern right of way of Greenacre Road; thence continuing with the right of way of Greenacre Road N. 30-18 E. 80.9 feet to a point; thence leaving the Greenacre Road right of way and running S. 55-26 E. 127.7 feet to a point; thence turning and running S. 34-34 W. 150 feet to a point on the northeastern right of way of West Antrim Drive.

- 2. Term. The term of this Lease shall be for a period of twenty years beginning January 1, 1978 and ending December 31, 1997.
- 3. Rent. The Lessee covenants and agrees to pay to the 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, a total net rent of \$174,000.00 which shall be payable as follows:

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