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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MEMORANDUM OF LEASE

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THIS MEMORANDUM OF LEASE made and entered into as of the 3044 day of May, 1979, by and between Rose M. Cunningham, of Greenville, South Carolina, hereinafter referred to as the Lessor, and Savings, Carolina Division, a South Carolina corporation, with its principal place of business in Greenville, South Carolina, hereinafter referred to as the Lessee,

WITNESSETH:

That the Lessor has demised and leased unto the Lessee, and the Lessee has hired and taken from the Lessor for a term of Five (5) years, commencing on June 1, 1979, with Four (4) additional renewal options of Five (5) years each, upon the rentals, terms and provisions as provided in the aforementioned Lease, the following described premises:

> ALL that piece, parcel or tract of land at the rear of land of lessor on the South side of Wade Hampton Boulevard in Chick Springs Township, Greenville County, South Carolina, and being shown as a .14 acre lot on plat of property of Rose M. Cunningham as prepared by Piedmont Engineers & Architects, dated May 30, 1979, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book 77 at page 57, reference to which is hereby made for a metes and bounds description thereof.

Said premises have been demised and leased unto the Lessee, to have and to hold the said premises upon the terms and conditions set forth in said Lease. All of the terms of the aforesaid Lease are specifically incorporated herein by reference, and made a part hereof. Copies of all incorporated documents are in the possession of Lessor and Lessee.

IN WITNESS WHEREOF, the parties have hereunto set their hands and seals this 35 day of _

SIGNED, SEALED AND DELIVERED IN THE PRESENCE OF:

SAVINGS, CAROLINA DIVISION, A South Carolina Corporation

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