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LEASE SEP 21 1965 x + BOOK 782 463

THIS LEASE made this 2nd day of August 1965, between Jamile J. Francis, herein called "Lessor", and Commercial Credit Corporation, herein called "Lessee", a South Carolina corporation,

WITNESSETH:

1. Premises leased hereunder:

A. For Use if Lease Covers Existing Premises. Lessor hereby leases unto Lessee the following described premises for a period of 3 years beginning 10-1, 1965, and ending 10-1, 1968: 1016 North Pleasantburg Drive Greenville, S. C.

COMPLETE EITHER A OR B

consisting of 1000 square feet, more or less.

B. For Use if Premises Are to be Constructed for Lessee. Lessor will construct the premises to be leased hereunder upon the property located at (No.) (Street) (City) (County) (State)

Lessor will lease the premises to Lessee for a period of years, beginning upon actual occupancy thereof by Lessee. The leased premises will

(1) provide Lessee with approximately 1000 square feet of floor space, on the 1st floor of the building in which the leased premises are located, arranged according to the floor plan attached hereto as Exhibit A, and made a part hereof.

(2) be constructed in a workmanlike manner, according to specifications attached hereto as Exhibit B, and made a part hereof, and Lessee shall be entitled to inspect said premises after completion of construction thereof to determine that construction has been accomplished in accordance with the floor plan and specifications approved by Lessee. In the event that said construction of the premises has not been accomplished in accordance with said floor plan and specifications, Lessee shall have the option of requiring Lessor to make such alterations in construction as shall cause the same to comply with the floor plan and specifications, or of declaring this Lease to be null and void and of no effect.

(3) be ready for occupancy by Lessee not later than 10-1, 1965. Time is of the essence. Should the leased premises not be ready by the date in this sub-paragraph indicated and should Lessee nevertheless elect to perform this Lease and occupy the leased premises, the beginning and ending dates and rental payment dates herein provided shall be adjusted to reflect the actual date of occupancy of the leased premises by Lessee.

2. At Lessee's option, Lessee shall be entitled to renew or extend this Lease for 1 period(s) of 3 year(s) each or any part thereof by giving Lessor written notice of intention to so renew or extend not later than sixty (60) days prior to the expiration of this Lease. The same rent and the same covenants and agreements as provided herein shall be effective during such renewal or extended term.

Rent to Be \$160 Per Mo.

3. Lessee agrees to pay Lessor rent, amounting to Twenty Four Hundred 00/100 (\$ 2400.00) per year, payable in equal monthly installments of Two Hundred and 00/100 (\$ 200.00) each, in advance, beginning 10-1, 1965. Renewal rent to be \$160.00 per month.

4. The following services and utilities shall be furnished continuously throughout the term hereof by and at the cost and expense of the party indicated:

Service or Utility	Lessor	Lessee
Electricity		X
Heat		X
Water		X
Janitorial Services - If Lessor is to provide, describe in detail (including frequency and type) under sub-paragraph 4.2.		X
Air Conditioning Maintenance & Service	X	
Air Conditioning Repair	X	

4.1 All taxes upon the leased premises shall be paid by Lessor. Lessee shall not be liable for premiums for fire and extended coverage insurance; provided, however, that Lessee will not use inflammable substances upon the leased premises nor use the leased premises so as to cause any increase in premiums for such insurance.

4.2

(CONTINUED ON NEXT PAGE)