TOGETHER WITH the improvements thereon and including easements, appurtenances and fixtures belonging or appertaining thereto.

TO HAVE AND TO HOLD the above described premises, subject, however, to the terms, conditions and covenants expressed and declared in the aforementioned Option to Purchase Real Estate for a term commencing on the date hereof and expiring at midnight, five (5) years from the date of this instrument.

IN WITNESS WHEREOF, the Optionors and the Optionee have caused this Memorandum of Option to Purchase Real Estate to be executed, this 20 day of March, 1973.

(Continued on Next Page)

to Carolina Federal Savings

& Loan Association