

5. Owner covenants, warrants, and represents that it has full right and power to execute and perform this Lease and to grant the estate demised herein and that Tenant, on payment of the rent herein reserved and performing the covenants and agreements hereof, shall peaceably have, hold and enjoy the Leased Premises and all rights, easements, appurtenances and privileges belonging or in any wise appertaining thereto during the full term of this Lease or any extension or renewal without molestation or hindrance of any person whomsoever.

6. If any term or provision of this Lease or the application thereof to any person or circumstance shall to any extent, be invalid or unenforceable, the remainder of this Lease, or the application of such term or provision to persons or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected thereby, and each term and provision of this Lease shall be valid and be enforced to the fullest extent permitted by law.

7. All ad valorem taxes at the current millage on the premises shall be paid by the Landlord and all ad valorem taxes on any personal property shall be paid by the Tenant. Any increases in taxes as a result of a millage increase or assessment increase by the Town of Mauldin or Greenville County shall be paid by the Tenant during the term of this Lease.

8. If at any time during the term of this Lease, any law is passed which makes the business of the Tenant illegal, this Lease shall be cancelled within ninety (90) days from receipt of notice of such law in writing given to the Landlord by the Tenant.

9. The Owner shall not enter a lease for space in the Shopping Center to another consumer finance company, however, this proviso does not prohibit the Owner from entering a lease with a bank or savings and loan institution.

10. The Owner shall not lease space in the Shopping Center for any purpose which would be illegal or not in conformity with customary uses for businesses located in shopping centers, provided, however, that any unusual use of shopping center space must be objected to in writing by the Tenant within thirty (30) days of notice of such use.

11. This Lease shall be binding upon and inure to the benefit of the parties hereto, their heirs, personal representatives, successors and assigns.

IN WITNESS WHEREOF, the parties have executed this instrument the day and year first above written.

IN THE PRESENCE OF:

TENANT:

SOUTHERN DISCOUNT COMPANY, a Rhode Island corporation

By: *W. J. Clark* Vice Pres.

and *C. R. Narine* Controller

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Greenville, S. C.

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