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GREENVILLE CO. S. C.

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DONNIE S. TANKERSLEY
R.M.C.

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

THIS LEASE made and entered into by and between

SOUTHEASTERN INSURANCE SERVICE

(hereinafter referred to as "Lessor"), and HOME CREDIT COMPANY OF SOUTH
CAROLINA, INC.

(hereinafter referred to as "Lessee"),

WITNESSETH:

The Lessor does by this agreement lease unto the Lessee the following described property, to-wit:

One 20 ft. X 60 ft., approximately 1200 square feet, unit specifically known as No. 11 Middleton Place Shopping Center, Middleton Drive, Greer, South Carolina 29651

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Locally known as 11 Middleton Drive, Middleton Place, Greer, South Carolina 29651 upon the following conditions and covenants:

1. The term of this lease shall be for a period of at least Five years, beginning the earlier of occupancy or May 1, 1978 and ending April 30, 1983

2. The Lessee agrees hereby to pay to the Lessor for the use and rental of the property during the lease term a total rental of \$21,000.00 which shall be payable in 60 equal monthly installments of \$350.00 each, one such monthly installment to be payable on or before the tenth day of each month during the term of this lease, plus a prorata rental, if any, for occupancy of the property before the beginning date specified in paragraph 1 above. The Lessor does designate hereby

Southeastern Insurance Service
P. O. Box 236
Greenville, South Carolina 29602

as its agent to receive and collect said rent which the Lessee agrees to pay to the agent until such time as the Lessee is notified by the Lessor in writing to pay said rental to some other person, firm or corporation. SEE Paragraph 26. A.

3. The Lessee shall have the right to extend or renew this lease upon the same terms and conditions herein set forth for an additional period of Five years at a rental of \$* a month, provided the Lessee gives to the Lessor or its agent notice of the exercise by the Lessee of this right or option not less than Three months prior to the expiration of the original lease term. If the Lessee fails to exercise its right to extend or renew this lease as provided herein, then the Lessor shall have the right during the last thirty days of the lease term to show said premises to any other prospective tenant at such times as may be convenient to the Lessee. * not to exceed 15% of rent for first five-year term
Increase

4. The Lessee shall have the right to sublet the premises or assign this lease, or any part thereof, to any corporation which is a subsidiary of or affiliated with the Lessee without obtaining the permission or consent of the Lessor, and shall have the right to assign this lease or sublet the premises to any other person, firm or corporation without first obtaining the consent of the Lessor; provided, however, if there is any default

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