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LEASE

THIS LEASE made this 22 day of September, 1980, between Francis Realty, Inc., a South Carolina Corp., 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 October 1, 1980, and ending September 30, 1983.

COMPLETE EITHER A OR B

CREATED FILED 10/15 11 55 AM '81 DONALD TANKERSLEY RMC

consisting of 1,000 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 3 years, beginning upon actual occupancy thereof by Lessee. The leased premises will

(1) provide Lessee with approximately square feet of floor space, on the 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 plans and specifications, or of declaring this Lease to be null and void and of no effect.

2. The demised premises will be ready for occupancy by Lessee not later than 1980. Time is of the essence. Should the leased premises not be ready by the date indicated in this paragraph, Lessee, at its option, may declare this Lease to be null and void, and of no force or effect whatsoever, provided that 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.

3. At Lessee's option, Lessee shall be entitled to renew or extend this Lease for one period(s) of three 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.

4. Lessee agrees to pay Lessor rent, amounting to Five thousand two hundred eighty and No/100 Dollars (\$ 5280.00) per year, payable in equal monthly installments of Four hundred forty and No/100 (\$ 440.00) each, the rent for the first month or fraction thereof being due on the first day of October, 1980, and the rent for each succeeding month of the term hereof being due on the first day of each and every month thereafter, provided, however, that in no event shall the first rental payment hereunder be due until the expiration of fifteen (15) days after Lessee shall first occupy the premises.

5. The following services and utilities shall be furnished continuously throughout the term hereof by and at the cost and expense of the party indicated, provided, however, in no event will Lessee, where Lessee is to supply and/or pay for any such services and/or utilities, be liable for more than the cost of such services and/or utilities as actually are used in the demised premises by Lessee or its authorized personnel:

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 5.2 below.		X

5.1 All taxes upon the leased premises shall be paid by Lessor. Lessee shall not be liable for the payment of premiums for fire and extended coverage insurance, provided, however, that Lessee will not use the leased premises so as to cause any increase in premiums for such insurance, except that tenant shall pay as additional rent all increases in taxes upon the premises beginning with the base year of 1979.

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