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GREENVILLE S.C.

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STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)
DONNIE S. SANDERSLEY
MEMORANDUM OF LEASE

WHEREAS, BLAKE P. GARRETT, JR., TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 2, 1979 BETWEEN BLAKE P. GARRETT, SR., ET AL., GRANTORS, AND BLAKE P. GARRETT, JR., TRUSTEE, AND GEORGE B. NALLEY, JR., (hereinafter "Landlord"), and THE CITIZENS AND SOUTHERN NATIONAL BANK OF SOUTH CAROLINA (hereinafter "Tenant"), entered into a Lease Agreement on the 15th day of July, 1983, covering the property hereinafter described;

NOW, THEREFORE, the above-named Landlord and Tenant agree as follows:

1. That Landlord, in consideration of the rents reserved and in consideration of the terms, covenants, conditions and agreements on the part of Tenant, does hereby demise and lease unto Tenant, and the Tenant does hereby take and hire from the Landlord, the following property, hereinafter referred to as the "Leased Premises":

ALL that certain piece, parcel or lot of land adjacent to or in Fountain Inn Plaza, situate, lying and being at the western side of said shopping center on the U. S. Hwy. #276 Frontage Road at Fountain Inn, County of Greenville, State of South Carolina, being more specifically delineated in red on the plat attached hereto marked Exhibit A and made a part hereof, said property having an approximate frontage of 200 feet and an approximate depth of 175 feet.

2. TO HAVE AND TO HOLD said Leased Premises from the date when Tenant opens said premises for the transaction of its business as provided in said lease for an initial term of twenty (20) years from said commencement date. Said lease further

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