

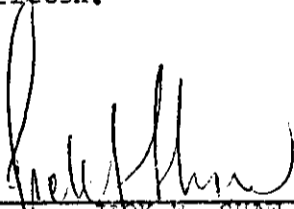
and terminating on December 31, 1992. Lessee shall have the right and option to renew for two (2) additional terms of five (5) years each by giving written notice to the Lessor not less than ninety (90) days prior to the commencement of each renewal term.

IN WITNESS WHEREOF, the Lessor has hereunto set his hand and seal and the Lessee has caused this instrument to be executed and delivered by its duly authorized officer as of the day and year first above written.

IN THE PRESENCE OF:


Deborah B. Fuller

Patrick H. Brown III

 (LS)  
JACK E. SHAW  
LESSOR

Deborah B. Fuller

Patrick H. Brown III

THE FIRST NATIONAL BANK OF SOUTH CAROLINA  
BY:  (LS)  
LESSEE