Carolina that it will not, without the written consent of First National Bank of South Carolina:

- (a) Cancel said Lease or accept surrender thereof unless the OWNER and the lessee shall execute a new Lease which shall go into effect prior to or simultaneously with said cancellation and surrender, said new Lease to provide for a rental not less than the rent payable under the cancelled Lease and which shall not diminish the tenants' obligations to pay taxes and insurance to the extent that such obligations may exist under the cancelled Lease, and which new Lease shall run to a date which shall not be prior to the expiration of the said cancelled Lease. The OWNER covenants and agrees to assign said new Lease to First National Bank of South Carolina in the same form and manner as it assigned the said cancelled Lease.
- (b) Reduce the rents, nor accept payments of any installments of rents in advance of the due date thereof.
- (c) Consent to an assignment of the Lessee's interests in said Lease which will relieve the tenants of liability for the payments of rent and the performance of the terms and conditions of the Lease.
- (d) Accept surrender, or abandonment or vacation of the premises prior to the end of the term of the Lease.

and any of the above acts, if done without the written consent of First National Bank of South Carolina, shall be null and void.

First National Bank of South Carolina, by acceptance of this assignment, covenants and agrees to and with the OWNER that until a default shall occur by the OWNER in the performance of the covenants or in the making of the payments provided for in said nortgage or note, the said OWNER may receive, collect and enjoy the rents, issues and profits accruing to it under said Lease; but it is covenanted and agreed by the OWNER, for the consideration aforesaid, that, upon the happening of any default in performance of the covenants or in the making of the payments provided for in the said mortgage or note, First National Bank of South Carolina, at its option, may receive and collect all the said rents, issues and profits. The OWNER, in the event of default in any of the payments or in the performance of any of the terms, covenants or conditions of the aforesaid mortgage or note, hereby authorizes First National Bank of