

Tenant agrees to give Landlord at least one hundred eighty (180) days written notice of its desire to renew prior to the expiration of the initial term or each renewal term, as the case may be.

20. PARKING AREAS, DRIVEWAYS AND FOOTWALKS. Landlord intends to construct a shopping center similar to that shown on Exhibit "B", together with the necessary driveways hard-surfaced, properly drained, and adequately lighted. Landlord hereby grants to Tenant, its employees, agents, customers and invitees, for and during the term of this Lease, and any renewal thereof, the non-exclusive right to use such driveways (except when same are being repaired) for ingress and egress to and from the demised premises to and from U. S. Highway 29. Landlord shall maintain such driveways in good repair and condition. The Landlord reserves the right to alter and/or relocate the driveways shown on Exhibit "B" without Tenant's consent. Tenant shall not at any time interfere with the rights of Landlord and others entitled to similar use of such driveways.

21. MAINTENANCE OF COMMON FACILITIES AND CHARGE THEREFOR. The sidewalks and landscaping within and adjacent to the demised premises shall be maintained and cleaned by Tenant. Any parking lot lights within the demised area used by Tenant shall be installed, operated and maintained by Tenant.

22. USE OF PREMISES. Tenant shall use the demised premises only for banking and related operations and shall not use the demised premises for any other purpose without the prior written consent of Landlord (and any mortgagee of Landlord holding this Lease or any of the shopping center leases by collateral assignment), which consent shall not be unreasonably withheld; provided that such use does not create a violation of Landlord's Leases with credit tenants in effect at the time of such use, and in particular, the Leases of K-Mart, Food Town and Revco. A consent to change of use pursuant hereto shall not be deemed a waiver of these provisions as to a subsequent change of use.

Landlord shall not lease any portion of parcels A, B, and D shown on Exhibit "B" to any other bank without Tenant's consent; provided, however, this provision shall not apply to the rights (if any) of K-Mart, Food Town and/or Revco to sublet space under their respective leases with Landlord.

23. NOTICES. All notices required to be given to Landlord hereunder shall be sent by Registered or Certified Mail to Edens & McTeer, Inc., Post Office Box 12208, Columbia, South Carolina, 29211, or to such other address as Landlord may direct from time to time. All notices required to be given to Tenant hereunder shall be sent by Registered or Certified Mail to The Citizens and Southern National Bank of South Carolina, Columbia, South Carolina, 29222.

24. INSURANCE. Tenant shall procure at its sole cost and maintain at all times during the term of this Lease, including any and all extensions and/or renewals thereof, from companies authorized to do business in South Carolina, hazard insurance against fire, lightning and extended coverage (with 80% co-insurance clause) for the full insurable value of the improvements which are placed on the demised premises. The insured shall be both the Landlord and the Tenant, as their interests may appear. Certificates of coverage shall be forwarded to the Landlord. The proceeds from any claim made pursuant to any such hazard insurance coverage shall be used to reimburse the Tenant for the cost of replacing and repairing the damaged improvements. In the event the proceeds from such insurance are insufficient to repair or rebuild, additional funds shall be furnished by the Tenant, and the improvements shall be repaired and replaced promptly by Tenant.

25. DOCUMENTARY STAMPS. Tenant shall be responsible for paying the cost of any federal and state documentary stamps required to be affixed to this Lease.

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