

vol 1187 page 638

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

MEMORANDUM OF LEASE

This memorandum of lease made 8th day of April, 1983, by and between Jack E. Shaw, (hereinafter referred to as the "Lessor"), and Landmark Financial Services of South Carolina Inc., a South Carolina Corporation, (hereinafter referred to as the "Lessee").

W I T N E S S E T H

That, by the Lease made the 3rd day of December, 1982, the Lessor has leased and demised to Lessee, and the Lessee has leased from Lessor, for the term of three (3) years, commencing on the 1st day of January 1983 and ending on the 31st day of December, 1985, with a Tenant's option to renew for an additional three (3) years, commencing the 1st day of January, 1986 and ending on the 31st day of December, 1988, the premises known as:

2320 East North Street, Suite 00
City of Greenville
County of Greenville
State of South Carolina

Together with appurtenances thereto and the use, throughout the term of the lease and any extensions or renewals thereof.

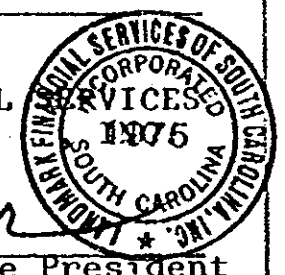
IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and seals as of the day and year above first written.

WITNESSES AS TO THE LESSOR:

Susan B. Marsh Jack E. Shaw
Sandra L. Dempsey

WITNESSES AS TO THE LESSEE:

Charles A. Zappan B. G. Tanner
Wanda K. Chix-Along Helen A. Martin
B. G. Tanner, Vice President
Helen A. Martin, Asst. Sec.



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