

AMENDMENT NUMBER TWO TO LEASE

This agreement, made the 1 day of Sep, 2016, by and between WR Starkey Mortgage, LLP (hereafter called "Tenant") and Spott Investments LLC (hereafter called "Landlord").

Witnesseth

Whereas, the parties hereto entered into a Lease commencing August 1st 2013 and subsequent First Amendment to Lease Agreement dated February 1, 2015 (hereafter called "the Lease") covering approximately 2,227 square feet of space in an office building located at 1671 Belle Isle Blvd, Mt Pleasant, SC, Charleston County (hereafter called "the Building"). Landlord and Tenant hereby agree to an extension to the Lease for sixteen (16) months at a 3.0% increase over the rate of the last day of the Lease. The extension will commence on September 1st, 2016 and will terminate at 11:59 pm on December 31, 2017.

NOW, THEREFOR, the parties, intending to be legally bound hereunder, mutually agree as follows:

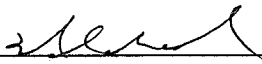
1. Commencing September 1, 2016 the new base rent for the sixteen month lease extension shall be \$5,069.79 through the expiration of the term on December 31, 2017.
2. Options: There are no renewal options with this Amendment.
3. Commission: Landlord agrees to pay a 3.0% commission for this Lease extension. Any subsequent expansions or renewals by tenant, Landlord agrees to pay a 3.5% commission for any such expansions or renewals.
4. Rights of First Refusal: Landlord shall grant Tenant 2 different Rights of First Refusal on space(s) located within the Building, as outlined below.
 - A. The first of such Right of First Refusal shall be for the adjacent space more commonly known as the Woolpert Inc.'s space and referenced as suite 125, containing approximately 2,287 RSF. Landlord shall contact Tenant no later than August 1st, 2016 in writing outlining the proposed terms for such expansion into said Right of First Refusal Space. Tenant & Landlord shall negotiate in good faith and Tenant shall have until September 1st, 2016 to agree to Landlord's proposed terms or negotiate new terms into said Right of First Refusal space.
 - B. The second of such Right of First Refusal shall be for the space located across the lobby and more commonly known as the Ricoh Americas Corporation space and referenced as suite 115, containing approximately 4,454 RSF. Landlord shall contact Tenant no later than May 1st, 2017 in writing outlining the proposed terms for such expansion into said Right of First Refusal Space. Tenant & Landlord

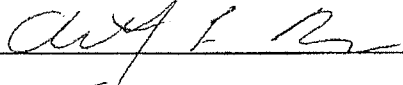
shall negotiate in good faith and Tenant shall have until July 31, 2017 to agree to Landlord's proposed terms or negotiate new terms into said Right of First Refusal space. The Right of First Refusal is subject to Ricoh Americas Corporation's option to renew their lease for the space. After July 1st, 2017 the Right of First Refusal shall not be subject to Ricoh Americas Corporation renewal option.

C. In the event Tenant elects to exercise it's right to expand into either of the 2 Right of First Refusal spaces outlined above, Landlord and Tenant agree to enter in an amendment to this Lease reflecting the new terms contained therein.

5. Except as herein amended, all terms and conditions of the Lease shall remain in full force and effect.

IN WITNESS WHEREOF, the Tenant and Landlord have agreed to the above and the persons whose signatures appear below have full authority to execute this document for the respective party.

Tenant: WR Starkey Mortgage, LLP
Tenant Signatory Name: Mel Williams
Title: Executive Vice President
Signature: 
Date: 9/1/16

Landlord: Spott Investments LLC
Landlord Signatory Name: Anthony L. Romeo
Title: Owner - Spott Investments LLC
Signature: 
Date: 1 Sep 2016