

## REWEWAL TO LEASE

This agreement, made this 1 day of Jan, 2018, by and between Certainty Home Loans, LLC, a Delaware limited liability company (f/k/a W.R. STARKEY MORTGAGE, LLP), (hereafter called "Tenant") and Spott Investments LLC, (hereafter called "Landlord").

### Witnesseth

Whereas, the parties hereto entered into a Lease commencing August 1<sup>st</sup>, 2013 (hereafter called (the "Lease")) covering approximately 2,227 square feet of space in an office building located at 1671 Belle Isle Blvd, Mount Pleasant, SC, Charleston County (hereafter called (the "Building")). As per this renewal, Landlord and Tenant agree to renew the Lease for three (3) years. This renewal will commence on January 1st, 2018 and will terminate at 11:59 pm on December 31, 2020.

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

1. Landlord and Tenant agree to extend the Lease for three (3) years.
2. Options: Landlord shall grant Tenant one 3 year renewal option at market.
3. The rent shall increase 3.0% per year. The base rental rate per month for each year is shown below:

Year of Lease	Monthly Due
January 1, 2018 – December 31, 2018	\$5,221
January 1, 2019 – December 31, 2019	\$5,378
January 1, 2020 – December 31, 2020	\$5,539

4. A 3.5% commission will be paid upon lease execution to Sierra Realty Advisors. No other brokers, agents or advisors are due a commission or fee in regards to this transaction.
5. Landlord agrees, at Landlord's sole cost and expense, to steam clean the existing carpet(s) within the Premises. If said carpet(s) are not cleaned to Tenant's satisfaction after steam cleaning, Landlord agrees to replace said carpet(s) with similar building standard type and grade of carpet, including moving Tenant's then existing FF&E located within the Premises.  
  
Landlord, at Landlord's sole cost and expense, agrees to replace the front suite entry double doors of the Premises with glass doors in a substantially similar product type, design and installation as currently exists within the Building for suite 115 and, including Tenant's logo and name installed thereon.
6. Section 1. Definitions, paragraph 1.1 Base Year, of the Lease, shall be amended to be calendar year 2018.

7. Section 1. Definitions, paragraph 1.28, Tenant's Address for Notice, of the Lease, shall be amended to read:

Certainty Home Loans, LLC  
c/o Mel Williams  
6101 W. Plano Parkway  
Plano, TX 75093  
Email: [mwilliams@certaintyhomeloans.com](mailto:mwilliams@certaintyhomeloans.com)  
Phone: (972) 599-5510

8. Section 1. Definitions, paragraph 1.11, Landlord's Address for Notice, of the Lease, shall be amended to read:

SPPOTT Investments, LLC  
3014 Ion Avenue  
Sullivan's Island, SC 29482

Phone: 954-805-3834

9. If the Consumer Price Index (CPI) as measured by the U.S. Department of Labor exceeds 15.0% for any calendar year the Landlord may elect to require payments in other than U.S. dollars. A 30 day written notice must be provided by Landlord to Tenant detailing the new currency to be used. The effective date for the exchange rate calculation will be the due date of the next payment and will be pegged to the rate for that currency as published by the Wall Street Journal. Any associated transaction fees and/or currency exchange fees, or other costs to effect such payments to be made in other than U.S. dollars shall be paid by the Landlord.

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

The remainder of this page intentionally left blank. See next page for signatures.

IN WITNESS WHEREOF, 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: Certainty Home Loans, LLC

Signature: 

Tenant Signatory Name: Mel Williams

Title: Executive Vice President

Date: 1/16/18

Landlord: Spott Investments LLC

Signature: 

Landlord Signatory Name: Anthony Romeo

Title: Owner

Date: 1/14/18