

AGREEMENT OF LEASE

THIS AGREEMENT OF LEASE, is entered into by and between

TJG MANAGEMENT SERVICES, LLC (A MARYLAND LIMITED LIABILITY COMPANY) ACTING AS AGENT FOR OWNER

hereinafter referred to as the "Landlord", and

EDWARD TURNER DBA CBC NATIONAL BANK

hereinafter referred to as the "Tenant".

1.1 Premises. Landlord does hereby lease to Tenant and Tenant does hereby lease from Landlord, upon the following terms and conditions, the premises described as follows:

Approximately 978 square feet of gross floor area located within the office condo building known as 5430 Campbell Blvd #202 in the City of Whitmarsh, Maryland, zoned MLIM, said approximately 978 square feet of gross floor area being hereinafter referred to as the "Premises".

1.2 Term. The term of this Lease shall be for one (1) year, commencing on the 1st of January, 2018 ("Lease Commencement Date") and ending twelve (12) months thereafter.

If Tenant holds over and is in possession of the Premises at the end of the term of this Lease, then the tenancy under this Lease shall become month-to-month upon all of the same terms and conditions contained in this Lease, at the rental rate then in effect and such tenancy shall be terminable by either party upon Thirty (30) days written notice to the other party. Prior to placing the Premise back on the market to lease, the Landlord agrees to offer the Tenant first right of refusal to lease at market rate at that time.

1.3 Rent. Rent Commencement shall begin on January, 2018 ("Rent Commencement Date"). Rent for the period beginning on the Rent Commencement Date and ending twelve months thereafter, shall be the sum of SIXTEEN THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$16,500.00) per annum ("Base Annual Rent"), payable to the Landlord in installments of ONE THOUSAND THREE HUNDRED SEVENTY FIVE AND 0/100 DOLLARS (\$1,375.00) in months one through twelve ("Base Monthly Rent"). Each subsequent year thereafter, including any renewal or month to month extension hereof, shall be increased annually effective on the 1st of the month of each anniversary of the Rent Commencement Date by adding to the Base Annual Rent payable during the immediately preceding Lease year (the "Previous Annual Rent") an amount equal to the product obtained by multiplying the Previous Annual Rent by Three Percent (3%). The Base Annual Rent as increased yearly shall be payable to Landlord in equal monthly installments.

The first month's rent shall be due and payable at the time this Lease is executed. The remaining rent shall be payable in advance on the 1st day of each month without demand, setoff or abatement, to 9841 Broken Land Parkway #210 in Columbia, MD 21046 or such other place as may be designated by Landlord in writing. Landlord may change the person or entity to whom rent is paid at anytime with thirty (30) days written notice.

Tenant agrees to pay to Landlord, as additional rent, a late fee equal to the sum of Five Percent (5%) of any monthly rent installment which is not paid to Landlord within Ten (10) days of the date on which said monthly installment of rent is due and payable.

It is mutually agreed that payments made by check which do not clear the bank cause additional expenses for bookkeeping and clerical services. Tenant agrees that any such check issued for payments due hereunder which is returned without payment for any reason whatsoever, shall carry a charge of FIFTY AND NO/100 DOLLARS (\$50.00) for each time said check is returned, which sum shall be considered as additional rent hereunder, and shall be paid by Tenant to Landlord immediately upon notice thereof.

1.5 Security Deposit. Tenant shall deposit with Landlord upon ratification of this Agreement, the sum of ONE THOUSAND THREE HUNDRED SEVENTY FIVE AND 0/100 DOLLARS as a security deposit for the faithful performance of Tenant's obligations under this Lease, and Landlord may apply all or any part of said security deposit to cure any failure by Tenant to faithfully perform Tenant's obligations under this Lease. The security deposit shall not be considered an advance payment of rent or a measure of Landlord's damages in the event of default by Tenant.

1.6 Utilities. Tenant shall pay promptly and directly to all providers for all bills for electricity, gas, fuel oil, water and telephone/internet service used in the Premises. Tenant shall maintain a level of heat in the Premises which shall insure that the pipes and plumbing fixtures will not freeze and break, and Tenant shall be responsible for any repairs and replacements to said pipes and fixtures and any damage to the Premises and any personal property arising from freezing pipes and fixtures. In the event Tenant fails to pay such utility bills, Landlord may, but shall not be obligated to pay same, and proceed to collect all amounts so paid from Tenant as additional rent.

1.7 Real Estate Taxes & Condo Fees. Landlord shall pay all real estate taxes and condo fees attributable to the entire property of which the Premises are a part. Tenant shall pay any increase in the real estate taxes from the base year, whether attributable to an increase in the rate, a new tax, reassessment of the property or any other reason. Upon Landlord's receipt of the tax bill, Landlord shall promptly forward same to Tenant and within Ten (10) days after Tenant's receipt thereof, Tenant shall pay the amount of the taxes to Landlord.

1.8 Use. Tenant shall use the Premises for the sole purpose of a Mortgage Company. Tenant shall comply with all ordinances, statutes, laws, orders, rules and regulations now in effect or which may hereafter be enacted, by the municipal, county, state and federal governments. Tenant will not use, permit or suffer to be used, the Premises for any disorderly or unlawful purpose. Tenant shall operate and maintain the Premises and all real and personal property therein in good, safe and sanitary condition. Tenant shall be responsible for obtaining any applicable licenses & permits for its use at its sole cost and expense, and Landlord and Agent shall have no liability for any failure or inability to obtain such requirements. No part of the Premises shall be used as a residence, and no animals of any kind shall be kept on the Premises.

1.9 Repairs and Improvements. Landlord shall be responsible for maintenance and repair of the roof, exterior walls, foundation, downspouts, gutters and structural elements of the building of which the Premises are a part, unless such repair or maintenance is necessitated by any act or

neglect of Tenant or anyone acting by, through or under Tenant. Tenant shall at its sole cost and expense enter into a maintenance contract for the existing HVAC system with a contractor acceptable to Landlord to regularly inspect, clean, adjust, repair and maintain the HVAC system; provided, however, Tenant shall not be required to pay for any major replacements or major repairs exceeding Five Hundred Dollars (\$500.00) to the HVAC system unless caused by the negligence of the Tenant. The Landlord warrants that the above- mentioned items will be in working order on the date hereof.

Except as provided in the preceding paragraph, Tenant shall promptly repair, at Tenant's expense, any damage to the Premises and to any equipment, systems and facilities therein and will make all replacements thereto, except such repairs and replacements be necessitated by ordinary wear and tear or other event of any kind, and/or a Casualty as provided in Section 2.4 hereof. Without limiting the generality of the foregoing, Tenant's maintenance, repair and replacement responsibilities shall include the interior of the Premises, all doors, interior cleaning, windows, electrical, mechanical, HVAC, plumbing including all servicing of equipment by a service contract which shall prolong the useful life of the equipment, presently or hereafter installed in the Premises. Tenant has had an opportunity to inspect the Premises and is leasing the Premises "AS IS", without any representation, warranty or covenant by the Landlord or Agent respecting the suitability of the Premises for Tenant's use thereof or the condition of the Premises or any element thereof.

Except as provided in the preceding paragraph, Landlord shall pay all expenses of operating and maintaining the Premises, including, but not limited to, common area janitorial services, lawn maintenance, & snow removal for the Premise parking lot and surrounding sidewalks. Upon vacating the Premises, Tenant shall surrender the Premises in good operating condition with all fixtures attached, excepting damage caused by a Casualty as provided in Section 2.4 hereof, unless such Casualty is caused by the negligence or intentional acts of Tenant or anyone acting by, through or under Tenant.

If required for the Tenant's intended use, Tenant shall be responsible for constructing necessary improvements in order to make the Premises compliant with the Americans with Disabilities Act of 1990. All plans and work shall be subject to Landlord's approval, which shall not be unreasonable withheld.

Tenant shall not make any structural changes or alterations to the Premises or install any equipment which may necessitate any changes or addition to, or overload or require the extraordinary use of, any utilities or any electrical, plumbing, or mechanical systems serving the Premises, without first obtaining the written consent of Landlord. Unless otherwise agreed in writing, at the conclusion of Tenant's occupancy of the Premises, any alterations, improvements and fixtures installed by Tenant in the Premises, at Landlord's option, shall either become the property of Landlord or be removed at Tenant's expense, in which event the Premises shall be restored by Tenant to their condition existing at commencement of this Lease.

2.0 Parking. Tenant understands that the parking lot of the Premise is the only such parking available and limited to a ratio of four spaces to every one thousand square feet occupied within the Premise. At this rate the Tenant is only guaranteed the use of four parking spaces daily. All parking shall be at the sole risk of Tenant and Tenant hereby agrees to indemnify and hold

harmless Landlord from and against any and all claims, actions, damages and liability in connection with such use by Tenant and anyone acting by, through or under Tenant.

2.1 Notices. All notices hereunder shall be made in writing and shall be hand delivered or mailed by Registered or Certified U.S. Mail, Return Receipt Requested, First Class, postage prepaid, to the parties hereto at their respective addresses set forth below, or at such other address of which either party shall notify the other in accordance with the provisions hereof. Any notice required to be given hereunder on or before a specified date shall be deemed to have been duly and timely given if hand delivered before 5:00 P.M. on such date, or when given by mail as aforesaid, if postmarked before Midnight on such date. Notices given by mail shall be addressed:

IF TO LANDLORD:

Renters Warehouse for TJG Management Services, LLC
9841 Broken Land Parkway #210
Columbia, MD 21046

IF TO TENANT:

*Edward Turner
c/o CBC National Bank
5 Carroll Row Ct
Phoenix MD 21131*

2.2 Brokerage. Landlord recognizes the firm of DBM Real Estate Group, LLC (herein referred to as the "Agent") as the procuring cause of the Tenant and this Lease. In consideration of Agent's services in procuring the Tenant, Landlord agrees to pay DBM Real Estate Group LLC, their successors and assigns, a leasing commission for services rendered in the amount of 6% of the total lease term for the first year, and 4% of the total lease term for any renewal herein including any month to month extensions. The commission shall not be deemed earned until the time of lease execution. Leasing commissions shall be due and payable upon rent commencement of January 1, 2018.

Landlord and Tenant warrant and represent each to the other that neither has engaged or dealt with any other broker, agent or finder in connection with this Lease and each agrees to indemnify and hold harmless the other and the Agent against any claim for a commission or fee resulting from a breach of this representation and warranty. The foregoing provisions for the payment of leasing commissions are an integral part of this Lease and are covenants which run with the land, and shall be binding upon any subsequent owner of the Premises. Agent has no responsibility for the condition of the Premises or for the performance of this Lease or any other agreement between the Landlord and Tenant, and both parties agree to protect and hold harmless Agent from any and all claims for injury to person or personal property by reason of any accident or happening, in, upon or about the Premises.

2.3 Assignment and Subletting. Tenant shall have the right to assign this Lease or to sublet the whole or any part of the Premises with the consent of Landlord, which consent shall not be unreasonably withheld. Landlord shall respond to Tenant's written request for consent hereunder within thirty (30) days after Landlord's receipt of the written request. As part of its request for Landlord's consent to a transfer, Tenant shall provide Landlord with reasonable financial information for the proposed transferee, a complete copy of the proposed assignment, sublease and other contractual documents and such other information as Landlord may reasonably request. Landlord shall be deemed to have given its consent if Landlord does not respond to Tenant's request for consent within such thirty (30) day period. This prohibition includes any subletting or assignment which would otherwise occur by operation of law, merger, consolidation, reorganization, transfer or other change of Tenant's corporate or proprietary structure, or an assignment or subletting to or by a receiver or trustee in any bankruptcy, insolvency, or other proceedings. Consent by Landlord to any assignment or subletting shall not constitute a waiver of the requirement for Landlord's consent to any subsequent assignment or subletting. The acceptance by Landlord of the payment of rent following any assignment or subletting shall not be deemed to be a consent by Landlord to such assignment or subletting.

2.4 Casualty Damage. If the Premises shall be damaged by fire, the elements, accident or other unavoidable casualty (any of such causes being referred to herein as a "Casualty"), but the Premises shall not be thereby rendered wholly or partially untenable, then Landlord shall cause such damage to be repaired and there shall be no abatement of rent. If as the result of a Casualty, the Premises shall be rendered wholly or partially untenable, then Landlord may at Landlord's option either terminate this Lease by giving written notice of termination to Tenant within Thirty (30) days after the Casualty, whereupon the rights and obligations of the parties under this Lease shall cease and the rent shall be adjusted as of the later of the date of such notice or the date on which Tenant vacates the Premises, or Landlord shall cause such damage to be repaired and the rent shall be abated proportionately as to the portion of the Premises rendered untenable for the period until such repairs are completed. Landlord shall not be required to perform any work costing in excess of the amount covered by Landlord's insurance on the Premises. Landlord shall not be liable for interruption to Tenant's business or for damage to or replacement or repair of Tenant's personal property (including but not limited to inventory, trade fixtures, floor coverings, furniture and other property) or to any leasehold improvements installed in the Premises by Tenant, all of which damage, replacement and repairs shall be undertaken and promptly completed by Tenant. Notwithstanding any provision of this Lease, Landlord shall have no obligation to repair or replace any property which is damaged or destroyed due to the negligence of Tenant or anyone on or about the Premises or acting by, through or under Tenant.

2.5 Eminent Domain. If the whole or any part of the Premises shall be taken under the power of eminent domain, then this Lease shall terminate as to the part of the Premises so taken on the date Tenant is required to yield possession thereof to the condemning authority. Rent shall be reduced in the same proportion as the portion of the floor area of the Premises so taken bears to the total floor area of the Premises prior to such taking. If the taking renders the remainder of the Premises untenable, then either party may terminate this Lease as of the date when Tenant is required to yield possession to the condemning authority. All compensation awarded for any taking of the Premises shall be the property of Landlord, and Tenant hereby assigns to Landlord all rights with respect thereto. Nothing contained herein shall prevent Tenant from applying for reimbursement from the condemning authority for Tenant's damages, but if and only if such action

is permitted by law and shall not reduce the amount of the award or other compensation otherwise recoverable from the condemning authority by Landlord.

2.6 Subordination. This Lease shall be subject and subordinate to the liens of any mortgages and deeds of trust now existing or hereafter placed on the Premises or the property of which it is a part. Tenant shall promptly execute any certificates or assurances that the Landlord may request in confirmation of this subordination. Tenant hereby constitutes and appoints the Landlord as Tenant's attorney in fact to execute any such certificate or certificates for or on behalf of the Tenant, in the event that the Tenant shall have failed to execute any such certificate or certificates within Ten (10) days after having been requested to do so by the Landlord.

2.7 Default. The happening of any of the following shall be deemed to be an event of default by Tenant under this Lease: (a) failure of Tenant to pay any installment of rent or other charge or money obligation herein required to be paid by Tenant within Fifteen (15) days after the same becomes due and payable; (b) failure of Tenant to perform any other of its covenants under this Lease within Thirty (30) days after receipt of written notice from Landlord; (c) the filing of a petition in bankruptcy by Tenant or adjudication that Tenant is bankrupt, or the making by Tenant of a general assignment for the benefit of creditors, or the appointment of a receiver of substantially all of the property of Tenant, including, in any event, this Lease, in a proceeding based upon Tenant's insolvency which shall not be discharged within Ninety (90) days after such appointment; or (d) vacation or abandonment of the Premises by Tenant. Upon the occurrence of any of the aforesaid events of default by Tenant, Landlord lawfully may immediately, or at any time thereafter, and without any further notice or demand, enter into and upon the Premises or any part thereof in the name of the whole, by force or otherwise, and hold the Premises as if this Lease had not been made, and expel Tenant and remove Tenant's property without being deemed to be guilty in any manner of trespass, or Landlord may send written notice to Tenant of the termination of this Lease. Upon entry as aforesaid or, if Landlord shall so elect, upon the giving of such written notice, this Lease shall terminate.

If Landlord shall terminate this Lease as hereinabove provided, whether or not the Premises or any part thereof shall be relet and regardless of the terms of any such reletting, or to the extent of Landlord's efforts to relet, Tenant shall remain liable for the performance of all covenants under this Lease, and for any and all damages and expenses incurred by Landlord arising from such default and re-entry and for any loss of rents sustained by Landlord for the balance of the term of this Lease. In the event of default under this Lease by Tenant, Landlord shall have the right, at Landlord's option, to relet the Premises as agent of Tenant and to apply the proceeds received from such reletting toward the payment of the rent under this Lease, and any loss of rent for the balance of the term shall be payable monthly by Tenant in advance in the same manner that rent hereunder is to be paid.

Tenant expressly agrees to reimburse Landlord for any reasonable expenses for court costs, counsel fees and collection agencies Landlord may incur in enforcing the latter's right against Tenant under the Lease, including, but not being limited to, such rights to the collection of rent and the securing of possession of the Premises.

2.8 Indemnity. Tenant agrees to and does hereby indemnify Landlord and Agent and save Landlord and Agent harmless and shall defend Landlord and Agent from and against any and all claims, actions, damages, liability and expense, including attorney's and other professional fees, in

connection with loss of life, personal injury and property damage arising from or out of the occupancy or use of the Premises or any part thereof or any parking areas, sidewalks, or other amenities in the vicinity of the Premises. Neither Landlord nor Agent shall be responsible or liable to Tenant, or to those claiming by, through or under Tenant, for any loss or damage to person or property which may be occasioned by or through the acts or omissions of persons occupying space in the vicinity of the Premises, or which may be occasioned by or through the breaking, bursting, stoppage or leakage of water, gas, oil, sewer or steam pipes and equipment or electrical wires.

2.9 Insurance. At all times after the execution of this Lease, Tenant will carry and maintain at Tenant's expense public liability insurance, including the hazards of bodily injury, property damage, personal injury and any assumed or contractual liability under contracts defined as "incidental contract" under standard Insurance Services Offices definitions, to afford protection with limits not less than \$1,000,000.00 each occurrence/\$2,000,000.00 aggregate if written on a Combined Single Limit basis for bodily injury and property damage, or \$1,000,000.00 each occurrence/\$1,000,000.00 aggregate for bodily injury and \$1,000,000.00 each occurrence/\$1,000,000.00 aggregate for property damage if written on a Split Limit basis, and in either event, the limit for personal injury shall be \$1,000,000.00.

The insurance policies evidencing such insurance shall name Landlord as additional insured and shall also contain a provision by which the insurer agrees that such policies shall not be cancelled except after Thirty (30) days written notice to Landlord. Upon execution of this Lease and annually thereafter, and upon request by Landlord, Tenant shall deliver to Landlord a certificate from the insurer evidencing each such policy to be in effect. In the event Tenant fails to procure such insurance, Landlord may, but shall not be obligated to procure same, and all expenses incurred by Landlord in connection therewith shall be chargeable to Tenant as additional rent.

Tenant will not do or suffer to be done, or keep or suffer to be kept, anything in, upon or about the Premises which will violate Landlord's policies of hazard or liability insurance or which will prevent Landlord from procuring such policies in companies acceptable to Landlord. If anything done, omitted to be done or suffered by Tenant to be kept in, upon or about the Premises shall cause the rate of fire or other insurance on the Premises to be increased beyond the minimum rate from time to time applicable to the Premises, then Tenant will promptly pay to Landlord, as additional rent, the amount of any such increase upon Landlord's demand.

3.0 Landlord Access. Landlord or his agents shall have access to the Premises at any and all reasonable times for the purpose of inspecting the Premises, protecting the Premises against damage, and exhibiting the Premises to prospective tenants or purchasers. Landlord reserves the right to show the Premises to prospective new tenants or purchasers and to post signs on the Premises advertising its availability for sale or lease within the last Ninety (90) days of Tenant's occupancy of the Premises. Landlord or his agents shall have access to the Premises to make any necessary repair work to ensure compliance with Baltimore City fire code for the building as a whole.

3.1 Possession. If for any reason whatsoever the Landlord does not deliver possession of the Premises according to the terms of this Lease, then the rent shall be abated until the date that possession of the Premises is tendered by the Landlord. In no event shall the Landlord or Agent be liable in damages for failure to deliver possession under the terms of this Lease.

3.2 Signs and Advertising. Tenant will not place or suffer to be placed or maintained on the exterior or visible from the exterior of the Premises, any sign, advertising matter, decoration, or any other thing, nor shall Tenant paint or decorate any part of the exterior of the Premises. Tenant's only allowable signage will be that of the lobby & entrance marquee and suite door signage. Tenant will at Tenant's sole cost work with the building management to procure such marquee signs. Furthermore, the Tenant hereby agrees to comply with all Baltimore County laws and regulations imposed for signage. In the event any fee or fine is imposed against the Premise as a result of the Tenant's signage, Tenant will be deemed responsible for the payment.

3.3 Estoppel Certificate. At any time and from time to time, within Ten (10) days after request by Landlord, Tenant will execute, acknowledge and deliver to Landlord and to such other party as may be designated by Landlord, an estoppel certificate in form acceptable to Landlord setting forth the status of performance of the obligations of the parties under this Lease. If Tenant fails to provide such certificate within Ten (10) days after request by Landlord, Tenant shall be deemed to have approved the contents of any such certificate submitted to Tenant by Landlord. The failure to provide such certificate may, at the option of the Landlord, be considered an event of default hereunder in accordance with Section 2.7 hereof.

3.4 Waiver. No reference in this Lease to any specific right or remedy shall preclude Landlord from exercising any other right or from having any other remedy or from maintaining any action to which Landlord may otherwise be entitled at law or in equity. No failure by Landlord to insist upon the strict performance of any covenant herein or to exercise any right or remedy consequent upon a breach thereof, and no acceptance of full or partial rent during the continuance of any such breach, shall operate as a waiver of any such breach or covenant or any subsequent breach thereof. Tenant does hereby knowingly and voluntarily waive its right to trial by jury in any dispute arising hereunder, and its right to applicable statutory provisions concerning notice to vacate the Premises.

3.5 Landlord's Right to Cure. If Tenant fails to perform any covenant or responsibility of Tenant under this Lease, then Landlord may at Landlord's option perform such responsibility and Tenant shall promptly reimburse Landlord for any costs so incurred by Landlord as additional rent hereunder. Any and all costs and expenses which are Tenant's responsibility under this Lease may be collected by Landlord as additional rent hereunder.

3.6 Landlord's Responsibility. It is the intention of Landlord and Tenant that Landlord shall only be responsible for those items and expenses which are expressly made Landlord's responsibility herein, and all other items and expenses shall be borne by Tenant.

3.7 No Joint Venture. Any intention to create a joint venture, partnership or agency relationship between the Landlord and Tenant is hereby expressly disclaimed. Nothing contained in this Lease shall be construed so as to confer upon any other party the rights of a third party beneficiary, with the exception of the rights of the Agent.

3.8 Corporate Tenant. If Tenant is a corporation, the persons executing this Lease on behalf of Tenant hereby covenant and warrant that: Tenant is a duly constituted corporation qualified to do business in the state in which the Premises are located; all Tenant's franchises and

corporate taxes have been paid to date; all future forms, reports, fees and other documents necessary for Tenant to comply with applicable laws will be filed by Tenant when due; and such persons are duly authorized by the board of directors of such corporation to execute and deliver this Lease on behalf of the corporation.

3.9 Hazardous Waste. Tenant agrees to keep the Premises free of: (a) any fill, waste or debris, and oil, petroleum products, and their by-products as defined by Maryland Natural Resources Code Ann., Section 8 1411(a)(3) (1984 Cum. Supp.); (b) any "hazardous waste" as defined by the Resource Conservation and Recovery Act of 1976, as amended by the Hazardous and Solid Waste Amendments of 1984, or as otherwise amended from time to time, and regulations promulgated thereunder; (c) any "hazardous substance" as defined by the Comprehensive Response, Compensation and Liability Act of 1980, as amended from time to time, and regulations promulgated thereunder (including, without limitation, any asbestos); (d) any "hazardous substance" as defined by Maryland Health-Environmental Code Ann., Title 7, Subtitle 2, as amended from time to time, and regulations promulgated thereunder; and (e) any similar or other federal, state or local environmental or health law or regulation. Landlord hereby represents that none of the foregoing materials presently exist on the Premises; if Tenant discovers such materials, Landlord shall be solely responsible for disposing of such materials and all costs and expenses associated therewith. In the event of Tenant's breach of this provision, Landlord shall have the right to declare this Lease in default and, in addition, pursue any and all other legal means to have the Tenant restore the property to the condition existing prior to Tenant's occupancy.

4.0 Construction of Lease. This Lease and the rights and obligations of the parties hereunder shall be construed in accordance with the laws of the state in which the Premises are located. This agreement shall bind the administrators, executors, successors and assigns of the parties hereto. Landlord and Tenant each acknowledge that they have had full opportunity to obtain legal counsel prior to executing this Lease.

4.1 Furniture. Landlord hereby agrees to allow the Tenant to use three desks and three filing cabinets in the space for the Tenant's use. Such furniture shall remain property of the Landlord at the expiration of the Term of this Lease.

This Lease contains the entire and final agreement of and between the parties hereto, and they shall not be bound by any statements, conditions, representations, inducements or warranties, oral or written, not herein contained. This Lease may be modified only by a writing signed by Landlord and Tenant. If any provision of this Lease shall to any extent be invalid or unenforceable, the remainder of this Lease shall not be affected thereby and each other provision of this Lease shall be valid and enforceable to the fullest extent permitted by law.

For the convenience of the parties hereto, this Lease may be executed in several counterparts and transmitted via a scanned or faxed copy, each of which shall be deemed an original for all purposes without the necessity of producing any counterpart. The section headings in this Lease are for convenience of reference only and in no way shall be used to construe or modify this Lease.

[Signatures on Following Page]

IN WITNESS WHEREOF, the parties have executed this Agreement of Lease as of the dates indicated below, the effective date of the Agreement of Lease being the date of final execution hereof by both parties.

WITNESS/ATTEST:

LANDLORD:

TJG MANGEMENT SERVICES, LLC (A MARYLAND LIMITED LIABILITY COMPANY) ACTING AS AGENT FOR OWNER

BY: _____ DATE _____

Name:


Title:

With Authority to Bind

WITNESS/ATTEST:

TENANT:

EDWARD TURNER DBA CBC NATIONAL BANK

BY:  _____ DATE 12/18/17

Name: *Edward Turner*

Title: *Branch Manager*

With Authority to Bind

GUARANTY OF LEASE

FOR VALUE RECEIVED and in order to induce TJG MANAGEMENT SERVICES, LLC ("Landlord") to execute the foregoing Agreement of Lease (the "Lease") with EDWARD TURNER DBA CBC NATIONAL BANK ("Tenant"), Edward Turner ("Guarantor") hereby unconditionally guarantees the full performance of each and all of the terms, covenants and conditions of the Lease to be kept and performed by Tenant, including the payment of all rentals and other charges to accrue thereunder. Guarantor further agrees that no waiver, extension, renewal, holdover, modification, alteration or assignment of the Lease shall in any manner release or discharge the undersigned and he/she/it does hereby consent thereto. The Guarantors hereby waives any right to require Landlord to proceed against Tenant, or to proceed against or exhaust any security, or to proceed against any other guarantor, or to pursue any other remedy in Landlord's power whatsoever and waives any defense arising by reason of any disability or other defense of Tenant, or by reason of the cessation of the liability of Tenant from any cause whatsoever. The Guarantors hereby waives notice of any demand by the Landlord, as well as any notice of default in performance of any obligations or in the payment of rent or any other amounts to accrue under the Lease.

Any indebtedness of Tenant now or hereafter held by the Guarantors is hereby subordinated to the indebtedness of Tenant to Landlord. The terms and provisions of this Guaranty shall be binding upon and inure to the benefit of the respective successors and assigns of the parties herein named. This Guaranty and all provisions hereof shall be governed by the laws of the State of Maryland.

IN WITNESS WHEREOF, the Guarantor has caused this Guaranty to be executed this 18th day December, 2017.

WITNESS:

GUARANTOR:

Edward Turner DATE 12/18/17
Edward Turner