FOURTH AMENDMENT TO LEASE

This FOURTH AMENDMENT TO LEASE ("the Fourth Amendment") is made and entered into as of the _____ day of _____, 2023 (the "Effective Date"), between The Board of Commissioners of Effingham County, Georgia ("Landlord"), and Renasant Bank, a Mississippi banking corporation ("Tenant"), under the following circumstances:

A. Landlord and Tenant are parties to that certain Lease Agreement dated December 30, 2019 which had a term of three (3) years ending on December 30, 2022 (the "Lease") as amended by that certain First Amendment to Lease dated June 21, 2022 (the "First Amendment"), as further extended by Tenant's exercise of an Option to Extend via letter dated July 14, 2022 (the "Option"), as further extended by that Second Amendment to Lease dated January 3, 2023 (the "Second Amendment"), and as further extended by that Third Amendment to Lease dated March 21, 2023 (the "Third Amendment") (Lease, First Amendment, Option, Second Amendment, and Third Amendment collectively referred to herein as the "Lease").

B. The Lease is set to expire on August 31, 2023.

C. By this Third Amendment, Landlord and Tenant desire to extend the term of the Lease.

NOW, THEREFORE, in consideration of the premises and of the mutual covenants and agreements in this Third Amendment, the parties agree as follows:

1. <u>Extension of Lease Term</u>. That the Lease Term, rather than expiring on August 31, 2023, shall be and hereby is extended an additional one (1) months and will now terminate on September 30, 2023 (the "Extended Lease Term"). All terms and conditions for the Extended Lease Term shall be the same as present in the Lease except as modified in this Fourth Amendment. The monthly base rental due from Tenant to Landlord for the Extended Lease Term shall be Five Thousand Eight Hundred Thirty-three and 33/100 (\$5,833.33) Dollars per month

2. <u>Incorporation of Terms of the Lease</u>. Except as specifically modified or amended in this Fourth Amendment, the provisions, conditions and terms of the Lease remain unchanged and are in full force and effect for the remainder of the Extended Term any further extension thereof, if exercised. All capitalized terms used in this Fourth Amendment but not defined herein have the meanings given in the Lease.

3. **Miscellaneous**. This Fourth Amendment is deemed to be incorporated into the Lease by reference as of the date of this Fourth Amendment. To the extent the provisions of this Fourth Amendment are inconsistent with the Lease, the terms of the Fourth Amendment shall control. This Fourth Amendment shall bind and inure to the benefit of the parties hereto and their respective heirs, legal representatives, successors and assigns. Furthermore, the parties agree that this Fourth Amendment and/or its counterpart may be

delivered by facsimile or electronic transmission in a PDF formant and that delivery of an executed copy hereof by facsimile or electronic transmission in a PDF format shall constitute delivery of an original and shall be binding upon the delivery party in the same manner as a manual signature.

IN WITNESS WHEREOF, Landlord and Tenant have duly executed this Fourth Amendment the day and year written by the signatures of their representatives below.

LANDLORD:

The Board of Commissioners of Effingham County, Georgia

| By: | |
|-----------------|--|
| Printed Name: _ | |
| Title: | |
| Date: | |

TENANT:

RENASANT BANK

| By: | |
|----------------|--|
| Printed Name:_ | |
| Title: | |
| Date: | |