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O/C

STATE OF SOUTH CAROLINA

S.C. 192 MEMORANDUM OF LEASE

COUNTY OF GREENVILLE 30%

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This Memorandum of Lease is made and entered into by and between American Property Investors VIII, a California limited partnership having an address at 666 Third Avenue, New York, New York 10017, as Landlord, and Bankers Trust of South Carolina, a South Carolina corporation having an address at Post Office Box 448, 1301 Gervais Street, Columbia, South Carolina 29202, as Tenant.

WITNESSETH THAT:

Ι

The parties hereto have on the 14th day of December, 1982, entered into a certain Lease pursuant to which Landlord leased and demised to Tenant and Tenant took from Landlord the real property more fully described in Exhibit A attached hereto and made a part hereof.

II

The Commencement Date of the term of the Lease commences on the 15th day of December, 1982 and shall end on December 31, 1992. Tenant has three (3) renewal options, each renewal option for a term of ten (10) years.

III

The rents and all other terms, covenants and conditions of the tenancy between the parties hereto are fully set forth in said Lense which has been duly executed by the parties hereto, and the parties hereto are bound and obligated by the terms, covenants and conditions thereof.

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