

MEMORANDUM OF LEASE

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THIS MEMORANDUM OF LEASE made this 9th day of July, 19 84, by and between John M. Wickliffe, LESSOR, and Credithrift of America, Inc., LESSEE.

WITNESSETH

WHEREAS, The undersigned Lessor is now the Landlord, and the undersigned Tenant is now the Lessee under that certain Lease Agreement dated June 5, 19 84, by and between John M. Wickliffe, LESSOR, and Credithrift of America, Inc., LESSEE, and the parties hereto as the present Lessor and present Lessee, respectively, desire by this Agreement to comply with the provisions of said Lease relating to the execution and recordation of a Memorandum of Lease;

NOW, THEREFORE, in consideration of the premises and the mutual agreement of the parties hereto herein contained, the parties hereto acknowledge and agree as follows:

1. That possession of the leased premises was delivered to the Lessee under said Lease on or about July 1, 19 84.
2. That the term of said Lease commenced on July 1, 19 84, and will terminate on June 30, 19 89; there is an option entered for Three (3) years.
3. That the leased premises consist of:
An area 40 ft x 48 ft located at 1805-A Laurens Road, Greenville, S.C.
4. That the terms, covenants and conditions of said lease are fully stated and set forth in the original lease aforesaid, a copy of which is in the possession of each of the parties hereto.
5. That said lease is, and shall remain, in full force and effect and the provisions of the originals thereof shall prevail over any inconsistency herewith.

IN WITNESS WHEREOF, the parties have executed this Memorandum of Lease the day and year above written.

ATTEST: Loyn G. Davis (Witness as to Lessor)
John M. Wickliffe (LESSOR)
BY: John M. Wickliffe
ATTEST: Thomas P. Gulley (Asst. Secretary)
Credithrift of America, Inc. (LESSEE)
BY: Robert R. Patton Vice President

STATE OF INDIANA)
COUNTY OF VANDERBURGH)

Before me, the undersigned, a Notary Public with and for said County and State on this 9th day of July, 19 84, came Credithrift of America, Inc., a corporation, by Robert R. Patton, its Vice President, and by Thomas P. Gulley, its Assistant Secretary, who as such officers thereunto duly authorized, for and on behalf of said corporation, acknowledged the execution of the foregoing Memorandum of Lease and the affixing thereto of the corporate seal of said corporation to be the voluntary act and deed of said corporation. Witness my hand and notarial seal.

My Commission Expires: January 17, 1986
a resident of Vanderburgh County, Indiana
H. Jeannette Korff Notary Public

STATE OF South Carolina)
COUNTY OF Greenville)

Before me, a Notary Public, in and for said county, personally appeared _____ President and _____ Secretary of _____, the corporation which executed the foregoing instrument; that they did sign said instrument as such President and _____ Secretary in behalf of said corporation and by authority of its Board of Directors; and that said instrument is their free act and deed individually and as such officers and the free and corporate act and deed of said _____.

In testimony whereof, I have hereunto subscribed my name and affixed my official seal this _____ day of _____, 19 _____.
My Commission Expires: _____ Notary Public

STATE OF South Carolina)
COUNTY OF Greenville)

Before me, a Notary Public, in and for said county and state, personally appeared John M. Wickliffe, the Lessor, who acknowledged that he did sign the foregoing Memorandum of Lease, and that the same is thus his/her free act and deed.
In testimony whereof, I have hereunto set my hand and affixed my notarial seal this 25th day of July, 19 84.
MY COMMISSION EXPIRES MAR. 4, 1991
My Commission Expires: _____ Notary Public