

FILED  
GREENVILLE CO. S.C.  
DEC 14 5 02 PM '84  
DONNIE S. TANKERSLEY  
R.M.P.

MEMORANDUM  
OF  
LEASE AGREEMENT

Vol 1228 PAGE 850

THIS MEMORANDUM OF LEASE AGREEMENT (the "Lease"), the same being incorporated herein by reference, made on the 30<sup>th</sup> day of November, 1984 by and between ECCELSTON PROPERTIES, LTD., a Delaware corporation having its principal office at 810 Seventh Avenue, New York, New York 10019, hereinafter called "Landlord," and AMERICAN FEDERAL BANK, F.S.B., a federal savings bank having an office at 101 East Washington Street, Greenville, South Carolina 29602, hereinafter called "Tenant."

W I T N E S S E T H :

ARTICLE I.

DESCRIPTION OF PREMISES

1.01. In consideration of the rents and covenants herein stipulated to be paid and performed, Landlord shall, and as of the Commencement Date of this Lease does, hereby lease to Tenant, and Tenant hires from Landlord, on the terms and conditions hereinafter set forth, all that certain land (the "Land") described on Schedule A annexed hereto and made a part of this Lease, together with rights and benefits of the easements for ingress and egress over the private road adjacent to the Land and the exclusive parking rights granted on the property adjacent to said right of way, all as more particularly described in that certain easement of even date herewith between Landlord and Tenant, a copy of which is annexed hereto as Schedule B, and together with the buildings, structures, and other improvements constructed and to be constructed thereon (hereinafter, together with the Land, collectively referred to as the "leased premises") in Greenville County, South Carolina, upon the terms and conditions hereinafter specified.

SC10  
-----1  
DE14 84  
048

16.0000

(CONTINUED ON NEXT PAGE)