

FILED
GREENVILLE CO. S.C.

FIRST AMENDMENT TO LEASE

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DOHNTHIST AMENDMENT dated as of the 14th day of December, 1984
R.H.C.
between ECCELSTON PROPERTIES, LTD. ("Landlord") and AMERICAN
FEDERAL BANK, F.S.B. ("Tenant").

W I T N E S S E T H :

WHEREAS, Landlord and Tenant executed a certain lease dated
November , 1984 with respect to certain real property located
in Greenville, South Carolina, as more particularly described
therein (the "Lease"); and

WHEREAS, Landlord and Tenant wish to amend and modify the
Lease in the manner set forth herein.

NOW, THEREFORE, for good and valuable consideration the
receipt and sufficiency of which are hereby acknowledged, the
parties covenant and agree that the Lease will be amended as
follows:

1. Article II shall be deleted in its
entirety and in its place shall be inserted
the following:

ARTICLE II
INITIAL TERM

"2.01. The initial term of this Lease
shall commence (the "Commencement Date")
as of November 30, 1984 and, unless renewed
by Tenant pursuant to the provisions of
Article IV, shall end (the "Expiration
Date") on April 30, 1995."

2. The last sentence of ARTICLE III shall
be deleted and in its place shall be inserted
the following:

"Notwithstanding anything herein
to the contrary, the Basic Rent shall
commence on May 1, 1985."

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