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GREENVILLE CO. S.C.
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DONNIE S. TANKERSLEY
R.H.C.

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STATE OF SOUTH CAROLINA)
) MEMORANDUM OF LEASE
COUNTY OF GREENVILLE)
)

THIS MEMORANDUM OF LEASE made and entered into as of the
1st day of October, 1983, by and between ANDREW K. DEMOS
and SOULA A. DEMOS (hereinafter referred to as "Lessor") and
assigned to FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF SOUTH
CAROLINA (hereinafter referred to as "Lessee"),

W I T N E S S E T H :

WHEREAS, Lessor desires to lease premises which they own on
White Horse Road, Greenville County, to Lessee.

NOW, THEREFORE, in consideration of the payment of rents and
the performance of the terms, conditions, agreements and cove-
nants contained therein by the parties hereto, Lessor does hereby
lease, demise and let to Lessee and the Lessee does hereby hire
and take from Lessor the Premises described in Exhibit "A" lo-
cated near the City of Greenville, State of South Carolina.

TO HAVE AND TO HOLD said Premises for the period commencing
on the 1st day of October, 1983, and ending on the 30th day of
September, 1988, unless sooner terminated as herein provided and
upon the terms, conditions, provisions and covenants set forth in
said Lease.

ARTICLE I.

PREMISES

The Premises leased hereunder consist of the real property
being described in Exhibit "A", which is annexed hereto and in-
corporated herein by reference.

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STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
STAMP
FEB 23 84 TAX 10.00
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