

party to whom the notice is to be given as designated by such party in writing. The Lessor hereby designates its address as:

c/o Melvin K. Younts
Younts, Spivey & Gross
512 E. North Street, Greenville, S.C. 29601

The Lessee hereby designates its address as:

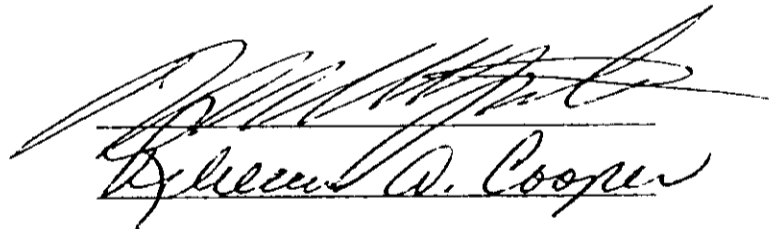
P. O. Box 937
Greenville, S. C. 29602
Attn: Leonard M. Todd, Senior V. President

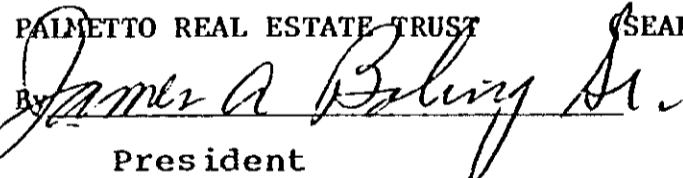
P. O. Box 69
Columbia, S. C. 29202
Attn: A. Byrnes Bryant, Executive V. Pres.


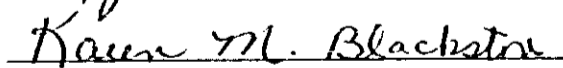
25. Miscellaneous. This Lease may be changed, waived, discharged or terminated only by an instrument in writing signed by the party against which enforcement of such change, waiver, discharge or termination is sought. This Lease shall be binding upon and inure to the benefit of, and be enforceable by the respective successors and assigns of the parties hereto. The headings of this Lease are for purposes of reference only and shall not limit or define the meaning hereof. This Lease may be executed in any number of counterparts, each of which is an original but all of which shall constitute one instrument.

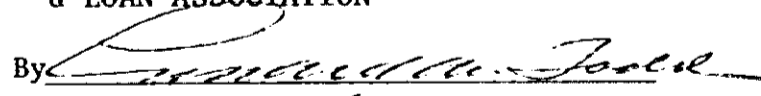
IN WITNESS WHEREOF, the parties have executed this Lease Agreement the day and year first above written.

Witnesses:


Debra A. Cooper

PALMETTO REAL ESTATE TRUST (SEAL)
By 
President


Liz Chastain

Karen M. Blackstone

SOUTH CAROLINA FEDERAL SAVINGS & LOAN ASSOCIATION (SEAL)
By 
Senior V.P.