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COUNTY OF Crosenuelle (18). CERSLEY

This Memorandum of Lease is made and entered into by and between Winthrop Partners 81, a Massachusetts limited partnership having an address at 225 Franklin Street, Boston, Massachusetts 02110, as Landlord, and Bankers Trust of South Carolina, a South Carolina corporation having an address at Post Office Box 448, 1301 Gervais Street, Columbia, South Carolina 29202, as Tenant.

WITNESSETH THAT:

1

The parties hereto have on the 23rd day of December 1981, entered into a certain Net Lease pursuant to which Landlord leased and demised to Tenant and Tenant took from Landlord the real property ("Leased Premises") more fully described in Exhibit A attached hereto and made a part hereof.

II

The Effective Date of the Net Lease commenced on the 23rd day of December, 1981 and continues for ten (10) years thereafter. Tenant has five (5) renewal options, each renewal option for a term of five (5) years.

III

The rents and all other terms, covenants and conditions of the tenancy between the parties hereto are fully set forth in said Net Lease which has been duly executed by the parties hereto, and the parties hereto are bound and obligated by the terms, covenants and conditions thereof.

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