

This Memorandum of Lease is executed solely for the purpose of evidencing said Lease and providing record notice to all concerned to show that a tenancy has been created in accordance with the terms, covenants and conditions of the Lease.

IN TESTIMONY WHEREOF, Landlord and Tenant have duly executed this Memorandum of Lease as their free act and deed as of the 14th day of December - \_\_\_\_\_ in the year of our Lord One Thousand Nine Hundred Eighty-Two and in the Two Hundred and Seventh year of the Sovereignty and Independence of the United States of America.

Witnesses as to Landlord:

LANDLORD

American Property Investors VIII  
(a New York limited partnership)  
By: Eighth Properties Management  
Corp.  
Managing General Partner

By: Nancy Frankel  
Its v. p.

Witnesses as to Tenant:

TENANT

Bankers Trust of South Carolina

By: Robert C. Graham  
Its Vice President

(CONTINUED ON NEXT PAGE)