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GREENVILLE CO. S.C.

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Greenville, S. C.

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SHORT FORM LEASE

THIS ^{DONNIE S. WAINERSLEY} INDENTURE OF LEASE, made on January 5, 1984,
between WHITE CREDIT, INC., 1700 S. Wolf Road, Des Plaines, Illinois
60018, hereinafter called "Landlord", and MALONE & HYDE, INC., a
Tennessee corporation with its principal offices in the City of
Memphis, County of Shelby, State of Tennessee, hereinafter called
"Tenant".

WITNESSETH:

For and in consideration of One Dollar (\$1.00) and other
valuable consideration paid and to be paid by the Tenant to the
Landlord, the Landlord does demise and lease unto Tenant and the
Tenant does lease and take from the Landlord upon the terms and
conditions and subject to the limitations more particularly set
forth in a certain Lease Agreement between the Landlord and Tenant,
bearing even date herewith, to which Lease Agreement reference is
hereby made for all the terms and conditions thereof, which terms
and conditions are made a part hereof as fully and particularly as
if set out verbatim herein, the premises situated in the County of
Greenville, State of South Carolina, consisting of land, together
with improvements placed thereon, and more particularly described as
shown on Exhibit "A" Legal Description and Exhibit "B" Plot Plan
attached.

TO HAVE AND TO HOLD the above described premises unto the
Tenant for a term of eight (8) years, commencing February 15, 1984
and ending on November 11, 1991, unless modified as herein provided.

LANDLORD in said Lease Agreement has granted to Tenant
certain rights to renewal options which are exercisable by Tenant as
provided in said Lease.

LANDLORD has agreed with Tenant that any mortgage placed
on the premises or to be placed on the premises shall provide for
non-disturbance of Tenant in the event of foreclosure, provided
Tenant shall not default in the performance of its obligations under
said Lease. Tenant has agreed that it will attorn to the Mortgagee
in possession or the Purchaser at or in lieu of foreclosure provided
its possession shall not be disturbed.

IN TESTIMONY WHEREOF, the above named Landlord and the
above named Tenant have caused this instrument to be executed on the
day and year set forth in Paragraph 1 of this Lease.

LANDLORD:

WHITE CREDIT, INC.

BY: [Signature]
Vice President *mtb*

ATTEST:

BY: [Signature]
Assistant Secretary

[Signature]
Witness

Prepared by: Hannah Horovitz
Peter R. Pettit
Malone & Hyde, Inc.
1991 Corporate Ave.
Memphis, TN 38132

Witness

TENANT:

MALONE & HYDE, INC.

BY: [Signature]
Peter R. Pettit
Assistant Treasurer

ATTEST:

BY: [Signature]
J. L. Crain, Jr., Secretary

Witness:

William B. Wath
James O'William

Approved, Verified And
Passed For Signing

[Signature]