

GENERAL SERVICES ADMINISTRATION
PUBLIC BUILDINGS SERVICE
LEASE AMENDMENT

LEASE AMENDMENT NO. 2

TO LEASE NO GS-07B-16899

ADDRESS OF PREMISES

Guaranty Plaza, 200 Shoppingway, West Memphis, AR 72301-1734

THIS AGREEMENT, made and entered into this date by and between
GUARANTY LOAN & REAL ESTATE CO

whose address is

310 MID-CONTINENT PLAZA, SUITE 200
WEST MEMPHIS AR 72301-1734

hereinafter called the Lessor, and the UNITED STATES OF AMERICA, hereinafter called the Government:

WHEREAS, the parties hereto desire to amend the above Lease.

NOW THEREFORE, these parties for the considerations hereinafter mentioned covenant and agree that the said Lease is amended, effective August 14, 2012, as follows:

1. Paragraph 1 of the Lease shall be deleted and replaced with the following:

"1. The Lessor hereby leases to the Government the following described premises:

A total of 7,300 rentable square feet of office and related space, which yields 6,130 ANSI/BOMA Office Area square feet of space under lease at Guaranty Plaza, 200 Shoppingway, West Memphis, AR 72301-1734. The space shall be used for such purposes as determined by the General Services Administration. All rights, responsibilities, and obligations that bind the Lessor and Government under this lease agreement, including the General Clauses and any other attachments hereto, shall pertain to the entire space under lease. Included in the rent at no additional charge to the Government are twenty-eight (28) reserved parking spaces for the exclusive use of the Government.

Continued on Page 2

All other terms and conditions of the Lease shall remain in force and effect

IN WITNESS WHEREOF, the parties subscribed their names as of the below date.

FOR THE LESSOR

Signature

Name

Title

Entity Name

Date

Randall C. Hitt

RANDALL C. HITT

PRESIDENT

GUARANTY LOAN & REAL ESTATE CO

8/14/12

FOR THE GOVERNMENT

Signature

Name

Title: Lease Contracting Officer

GSA, Public Buildings Service

Date:

Eduardo B. Perez

Eduardo B. Perez

8. 22. 2012

WITNESSED FOR THE LESSOR BY

Signature

Name

Title

Date

Bowers Clement

Bowers Clement

Intern

8/14/12

2. Paragraph 2 of the Lease shall be deleted in its entirety and replaced with the following:

"2. TO HAVE AND TO HOLD the said premises with their appurtenances for the term beginning on August 14, 2012, and continuing for a term through 10 years, expiring August 13, 2022, unless earlier terminated by the Government as described in Paragraph 4 of the lease."

3. Paragraph 3 of the Lease shall be deleted in its entirety and replaced with the following:

"3. The Government shall pay the Lessor annual rent of \$160,064.57 for years 1 through 5, which consist of annual Operating costs of \$44,150.00 with annual CPI adjustments, annual amortized Tenant Improvements (TI) of \$48,910.54, and annual amortized Building Specific Amortized Capital (BSAC) of \$1,425.69.

The Government shall pay the Lessor annual rent of \$109,719.00 for years 6 through 10, which consist of annual Operating costs of \$44,150.00 with annual CPI adjustments.

Rent shall be paid monthly in arrears. The Lessor and Government both acknowledge and agree this shall be a full service lease agreement in accordance with SFO 9AR2088. Rent for a lesser period shall be prorated. Rent shall be made payable to:

GUARANTY LOAN & REAL ESTATE CO.
310 MID-CONTINENT PLAZA, SUITE 200
WEST MEMPHIS, AR 72301-1734

4. Paragraph 4 of the Lease shall be deleted in its entirety and replaced with the following:

"4. The Government may terminate this lease at any time after August 13, 2017 by giving at least sixty (60) calendar days notice in writing to the Lessor and no rental shall accrue after the effective date of termination. Said notice shall be computed commencing with the day after the date of mailing."

5. Paragraph 17 of the Lease shall be deleted in its entirety and replaced with the following:

"17. In accordance with Paragraph 2.4 (Broker Commission and Commission Credit), Studley, Inc. ("Studley") is the authorized real estate broker representing GSA in connection with this lease transaction. The Lessor and Broker have agreed to a cooperating lease commission of [REDACTED] of the firm term value of this lease ("Commission"). The total amount of the Commission is [REDACTED] and is earned upon lease execution, payable according to the Commission Agreement signed between two parties. Due to the Commission Credit described in Paragraph 2.4, only [REDACTED] of the Commission will be payable to Studley. The remaining [REDACTED], which is the "Commission Credit," shall be credited to the shell rental portion of the annual rental payments due and owing to fully recapture this Commission Credit. The reduction in shell rent shall commence with the first month of the rental payments and continue until the credit has been fully recaptured in equal monthly installments over the shortest time period practicable.

Notwithstanding Paragraph 2 of this Lease, the shell rental payments due and owing under this lease shall be reduced to fully recapture this Commission Credit. The reduction in shell rent shall commence with the first full month of the rental payments and continue as indicated in this schedule for adjusted Monthly Rent:

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INITIALS:

LESSOR

&

GOV'T

First Full Month's Rental Payment \$13,338.71 minus prorated Commission Credit of [REDACTED] equals [REDACTED]
adjusted First Month's Rent.

Second Full Month's Rental Payment \$13,338.71 minus prorated Commission Credit of [REDACTED] equals
[REDACTED] adjusted Second Month's Rent.

Third Full Month's Rental Payment \$13,338.71 minus prorated Commission Credit of [REDACTED] equals [REDACTED]
adjusted Third Month's Rent.

Fourth Full Month's Rental Payment \$13,338.71 minus prorated Commission Credit of [REDACTED] equals
[REDACTED] adjusted Fourth Month's Rent.

All other terms and conditions remain in full force and effect.