GENERAL SERVICES ADMINISTRATION
PUBLIC BUILDINGS SERVICE
LEASE AMENDMENT

LEASE AMENDMENT NO.2
TO LEASE NO. GS-04B-61869

ADDRESS OF PREMISES

Regions Bank
469 West 23rd Street
2nd Floor
Panama City, FL 32405-7622

THIS AGREEMENT, made and entered into this date by and between Regions Bank
whose address is 290 Riverchase Parkway East
Suite 600
Birmingham, AL 35244-1832

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 December 2, 2011, as follows:

1) In accordance with Paragraph 3 of the Standard Form 2, the rent schedule is amended to commence shell and operating rent on 2,651 RSF attributed to Lease GS-04B-40404. The Government and Lessor agree that upon completion of tenant improvements and space acceptance on 2/1/13, the rent schedule is amended to include tenant improvement amortization, shell and operating rent on 4,651 RSF.

<table>
<thead>
<tr>
<th>Term</th>
<th>Annual Rent</th>
<th>Rate P/RSF</th>
<th>TI P/RSF</th>
<th>Shell Rate P/RSF</th>
<th>Operating Rate p/RSF</th>
<th>Monthly Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/2/11 - 2/1/13</td>
<td>$51,461.99</td>
<td>$19.4123</td>
<td>$0.0000</td>
<td>$11.3865</td>
<td>$8.0258</td>
<td>$4,288.50</td>
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<td>2/1/13 - 1/31/16</td>
<td>$125,778.00</td>
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<td>$8.0258</td>
<td>$10,398.17</td>
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<td>2/1/18 - 1/31/23</td>
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<td>$11.7600</td>
<td>$8.0258</td>
<td>$7,668.65</td>
</tr>
</tbody>
</table>

Upon completion of tenant improvements and space acceptance on 2/1/13, a subsequent Lease Amendment shall be issued to reconcile any additional TI costs and adjust commission and commission credit.

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: __________________________

WITNESSED FOR THE LESSOR BY:

Signature: __________________________
Name: __________________________
Title: __________________________
Date: __________________________

FOR THE GOVERNMENT:

Signature: __________________________
Name: __________________________
Title: Lease Contracting Officer
GSA, Public Buildings Service
Date: __________________________

Lease Amendment Form 07/12