

ATLANTIC AMERICAN CORP  
Form 8-K  
July 02, 2010

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT  
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): July 2, 2010 (June 29, 2010)

**ATLANTIC AMERICAN CORPORATION**

(Exact name of registrant as specified in its charter)

Georgia

0-3722

58-1027114

(State or other jurisdiction  
of incorporation)

(Commission File Number)

(I.R.S. Employer  
Identification No.)

4370 Peachtree Rd., N.E., Atlanta, Georgia

30319

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code

(404) 266-5500

N/A

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

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Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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**Section 1 - Registrant's Business and Operations**

**Item 1.01. Entry into a Material Definitive Agreement.**

On June 29, 2010, Atlantic American Corporation (the Company ) and Wells Fargo Bank, National Association, successor-by-merger to Wachovia Bank, National Association (the Bank ) entered into the Third Amendment (the Amendment ) to that certain Credit Agreement, dated as of December 22, 2006, by and between the Company and the Bank (as amended, the Credit Agreement ).

The Amendment provides for, among other things: (i) the extension of the term of the Credit Agreement to June 30, 2011 (the Extension Period ); (ii) availability under a revolving credit facility thereunder during the Extension Period of \$5,000,000; and (iii) an Applicable Margin (as defined therein) on LIBOR-based borrowings thereunder of 2.0%. All other material terms and conditions of the Credit Agreement remained unchanged and in full force and effect.

There are currently no amounts outstanding under the Credit Agreement.

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

**ATLANTIC AMERICAN CORPORATION**

By: /s/ John G. Sample, Jr.

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John G. Sample, Jr.  
Senior Vice President and Chief Financial Officer

Date: July 2, 2010