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STATE OF SOUTH CAROLINA M.C.)

SUBORDINATION AGREEMENT

COUNTY OF GREENVILLE

WHEREAS, the undersigned, James R. Mann, is the owner and holder of a certain note and mortgage from David B. Mann in the original amount of Thirty Thousand and no/100ths Dollars (\$30,000.00) dated December 2, 1980, and recorded on December 3, 1980, in the RMC Office for Greenville County in Mortgage Book 1526, Page 360, and

WHEREAS, David B. Mann has this date given to Southern Bank and Trust Company, Greenville, S. C., his certain real estate mortgage recorded in the RMC Office for Greenville County in Mortgage Book 1564, Page 73, which mortgage covers a portion of the real estate covered by the abovementioned mortgage of the undersigned, and

WHEREAS, the undersigned desires to subordinate the lien of his mortgage so that the lien of Southern Bank and Trust Co. under its aforesaid mortgage is superior to that of the undersigned,

NOW, THEREFORE, I, James R. Mann do hereby subordinate the lien of my certain mortgage recorded in the RMC Office for Greenville County, in Mortgage Book 1526, Page 360, to that of Southern Bank and Trust Company, recorded in the RMC Office for Greenville County in Mortgage Book , Page so that the mortgage of the undersigned is junior to that of the said Southern Bank and Trust Company, but to otherwise be and remain in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and seal,

this 12th day of February, 1982.

IN THE PRESENCE OF;

for K. Withing

Culyn S. Green

(CPAL)

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