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Please mail to Donald L. Van Riper, Suite 3, 700 East North Street, Greenville, SC, 29601

STATE OF SOUTH CAROLINA

SUBORDINATION AGREEMENT

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GREENVILLE

Agreement between First Citizens Bank and Trust Company, Greenville, State of South Carolina, herein referred to as mortgagee, and Heritage Federal Savings and Loan Association, of Simpsonville, South Carolina, herein referred to as lender.

The parties recite and declare that:

a. Mortgagee has two mortgages on the property of John S. Cooper, for approximately Thirty Seven Thousand Dollars (\$37,000) recorded November 16, 1984 in Mortgage Book 1690, at Page 127, and another for Seventy Five and 00/100 Dollars (\$75,000.00) recorded Thousand November 16, 1984 in Mortgage Book 1690 at Page 130, in the office of the RMC of Greenville County, State of South Carolina, which property is described as follows:

> ALL THAT CERTAIN PIECE, parcel or lot of land, located lying and being in the County of Greenville, State of South Carolina, shown as the northern tract of the two parcels on a survey of the property of John Burry, prepared by Dalton & Neeves Col, Engineers in June, 1980, Revised January, 1981 and recorded in the Register of Mesne Conveyance in Plat Book 8K, Page 22 containing approximately 8.80 acres more or less, and having the following metes and bounds, to wit:

> BEGINHING at an iron pin on the edge of a County Road, approximately 1,658 feet from S.C. HWY 418, and continuing thence N. 89-57W., 272.6 feet to a point; thence S. 1-53 W., 158.19 feet to a point; thence N. 86-34 W., 763.44 feet to an iron pin; thence N. 47-57 E. 798.0 feet to an iron pin; thence s. 78-47 E., 639.75 feet to an iron pin in the County Road; thence S. 31-12 W. 347.89 feet to the point of beginning.

> Derivation: Deed from John Burry, January 27, 1981, in Volume 1141/575;

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