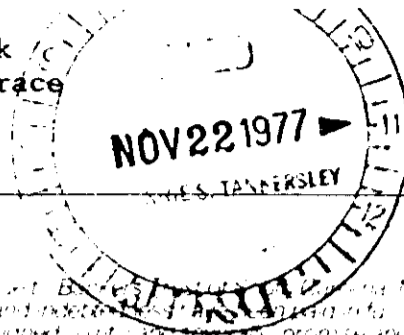


**Bankers
Trust**

Robert A. & Elsie M. Monk
Rt. 4, 105 Richfield Terrace
Greer, S. C. 29651



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Real Property Agreement

This instrument is made, signed and its address as the terms hereof are intended to be performed by Bankers Trust Company, a corporation organized under the laws of the State of New York, and its authorized officers and agents, and its successors and assigns, for a term of twenty-one years following the date of the execution of this instrument, whichever first occurs, the undersigned, and the undersigned, jointly and severally, and agree:

1. To pay, make and discharge all taxes, assessments, taxes and charges of every kind imposed or levied upon the real property described below; and
2. Without the prior written consent of Bank, to refrain from creating or permitting any, and other encumbrance (other than those presently existing) to exist on and from transferring, leasing, assigning or in any manner disposing of the real property described below, or any interest therein, or any leases, rents or profits thereon, or any agreement relating to said premises; and
3. The property referred to in this agreement is described as follows:

All that certain piece, parcel, or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 16, DEVENGER PLACE, SECTION 7, as shown on plat thereof prepared by Dalton & Neves Co., Engineers, dated September, 1975, which plat is of record in the RMC Office for Greenville County, S. C., in Plat Book 5-P, at page 3, reference to which plat is hereby craved for a metes and bounds description. (see back)

That in default of the performance of any of the terms hereof or in default of the payment of principal or interest on any notes hereof or in default of the performance of any of the terms hereof, the undersigned agrees and it is hereby assigned to the bank and its successors and assigns, with full authority to take possession thereof and collect the rent and profits and hold the same subject to the further order of said bank, but agrees further that the bank shall have no obligation to perform or discharge any of the terms hereof or to pay or discharge any of the terms hereof or to pay or discharge any of the terms hereof.

4. That in default of the payment of loans and obligations hereunder or the performance of any of the terms hereof, Bank at its election may declare the entire remaining unpaid principal and interest of any obligation or indebtedness then remaining unpaid to Bank to be due and payable forthwith.

5. That Bank may, and is hereby authorized and permitted to, cause this instrument to be recorded at such time and in such places as Bank in its discretion may deem best.

6. This agreement shall be binding on the undersigned, Bank, its successors and assigns, and its successors and assigns, and shall apply to and bind the undersigned, their heirs, executors, administrators, successors and assigns, and shall be to the benefit of Bank and its successors and assigns. The obligation of any officer or department manager of Bank, including any part of said indebtedness to remain unpaid shall be and constitute the personal liability, debt, obligation and continuing force of this agreement and any person may and is hereby authorized to rely thereon.

Witness Donna M. King Robert A. Monk

Witness Candi Bumgarner Elsie M. Monk

City Greenville Date 11-21-77

State Greenville, S. C.

Subscribed and sworn to before me Donna M. King who after being duly sworn says that he saw the within named Robert A. Monk & Elsie M. Monk sign, seal, and as their act and deed deliver the

Witness Candi Bumgarner witnesses the execution thereof

Subscribed and sworn to before me Donna M. King on this 21 day of Nov 19 77

Notary Public, State of South Carolina
My Commission expires at the end of the Governor

Notary Public, State of South Carolina
My Commission expires at the end of the Governor

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