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MAY 21 1992
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REAL PROPERTY AGREEMENT

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in consideration of such loans and indebtedness as shall be made by or become due to COMMUNITY BANK (hereinafter referred to as "Bank") to or from the undersigned, jointly or severally, and until all of such loans and indebtedness have been paid in full, or until twenty-one years following the death of the last survivor of the undersigned, whichever first occurs, the undersigned, jointly and severally, promise and agree

1. To pay, prior to becoming delinquent, all taxes, assessments, dues 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 lien or other encumbrance (other than those presently existing) to exist on, and from transferring, selling, assigning or in any manner disposing of, the real property described below, or any interest therein; and

3. Hereby assign, transfer and set over to Bank, its successors and assigns, all monies now due and hereafter becoming due to the undersigned, as rental, or otherwise and howsoever for or on account of that certain real property situated in the County of Greenville, State of South Carolina, described as follows:

House and lot located at 104 Chipley Lane, Greenville, S.C. 29615. All that certain piece, parcel or lot of land, with the buildings and improvements thereon, lying and being on the Northwesterly side of Chipley Lane, near the City of Greenville, S.C., being shown as Lot No. 93 on the plat of Chestnut Hills as recorded in the RMC Office for Greenville County, S.C. in Plat Book GG, pages 34-35, and having according to said plat the following metes and bounds, to wit: BEGINNING at an iron pin on the Northwesterly side of Chipley Lane at a point 480 feet southwest of the Westerly corner of the intersection of Chipley Lane and Simpson Street, said pin being the joint front corner of Lots Nos. 92 and 93, and running thence along the Northwesterly side of Chipley Lane S 28-13 W 65 feet to an iron pin, joint front corner of Lots Nos. 93 and 94; thence along the joint

line of said Lots N 63-41 W 150 feet to an iron pin; thence N 28-13 E 70 feet to an iron pin, joint rear corner of Lots Nos. 92 and 93; thence along the joint line of said Lots S 61-47 E 150 feet to the point of beginning.

This is one of the lots conveyed to the grantor by the deed recorded in Deed Book 507, page 321. For restrictions see Deed Book 496, page 127 and Deed Book 504, page 422.

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