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REAL PROPERTY AGREEMENT

In consideration of such loans and indebtedness as shall be made by or become due to Fidelity Federal Savings and Loan Association of Greenville, S. C. (hereinafter referred to as "Association") 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 Association, 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; or any leases, rents or funds held under escrow agreement relating to said premises; and

3. The property referred to by this agreement is described as follows:

ONE STORY BRICK HOME ~~LOCATED~~ WITH 2 BEDROOMS AND 1 BATH AT PRESENT LOCATED AT 19 BAGWELL CIRCLE GREENVILLE COUNTY GREENVILLE, SC 29605

DONNIE S. TANKERSLEY R.M.C. FILED MAY 8 1979 AM 7,8,9,10,11,12,1,2,3,4,5,6 PM

That if default be made in the performance of any of the terms hereof, or if default be made in any payment of principal or interest, on any notes hereof or hereafter signed by the undersigned agrees and does hereby assign the rents and profits arising or to arise from said premises to the Association and agrees that any judge of jurisdiction may, at chambers or otherwise, appoint a receiver of the described premises, with full authority to take possession thereof and collect the rents and profits and hold the same subject to the further order of said court.

4. That if default be made in the performance of any of the terms hereof, or if any of said rental or other sums be not paid to Association when due, Association, at its election may declare the entire remaining unpaid principal and interest of any obligation or indebtedness then remaining unpaid to Association to be due and payable forthwith.

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

6. Upon payment of all indebtedness of the undersigned to Association this agreement shall be and become void and of no effect, and until then it shall apply to and bind the undersigned, their heirs, legatees, devisees, administrators, executors, successors and assigns, and inure to the benefit of Association and its successors and assigns. The affidavit of any officer or department manager of Association showing any part of said indebtedness to remain unpaid shall be and constitute conclusive evidence of the validity, effectiveness and continuing force of this agreement and any person may and is hereby authorized to rely thereon.

Witness J. Lare Howard — David O. Childers (L.S.)

Witness Betty C. Stennett — Ruby H. Childers (L.S.)

Dated at FIDELITY FEDERAL S & L 19 Bagwell Cir Greenville 29605 30th March 81

April 27, 1979 Date

27744 Donnie S. Tankersley RMC

FIDELITY FEDERAL SAVINGS AND LOAN ASSN.

By Douglas Baird VP

Joan E. Neal

State of South Carolina

County of GREENVILLE

Personally appeared before me J. Lare Howard (Witness) who, after being duly sworn, says that

She saw the within named DAVID O. AND RUBY H. CHILDERS (Borrower)

sign, seal, and as their act and deed deliver the within written instrument of writing, and that deponent with Betty C. Stennett (Witness)

witnesses the execution thereof.

J. Lare Howard

Subscribed and sworn to before me this 27th day of April, 1979

Susan H. Foster

Notary Public, State of South Carolina

My Commission expires 11-16, 1982

Form 305

RECORDED MAY 8 1979 at 12:30 P.M.

1 DOLLAR 1 DOLLAR 4 CENTS

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DONNIE S. TANKERSLEY R.M.C. FILED APR 2 1981 26 PH '81 CRF FIDELITY FED. S. & L. ASSN. GREENVILLE CO. S. C.

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