STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

Memorandum of agreement interest into by and between Mrs.
Rossie McKinney of the one part and Virgil M. Coker and William
E. Coker of the other part having for its effect and purposes the matters herein specified as follows:

The said Rossie McKinney owns a one-third interest in a house and lot located in the Town of Simpsonville which formerly belonged to her deceased husband, W. J. McKinney. As a part of this transaction Virgil M. Coker and her husband, William E. Coker are acquiring all other interests in the house and lot except for that of the said Rossie McKinney, but as a part of the same transaction the said Rossie McKinney is conveying to Virgil M. Coker and William E. Coker her one-third(1/3) interest in the said property reserving to herself a life estate therein.

As consideration for the conveyance by Rossie McKinney unto Virgil M. Coker and William E. Coker it is understood and agreed and made a part and parcel of this contract and of the conveyance that the said Rossie McKinney shall have the right and privilege to retain such space as may be necessary for her personal comfort in the home located on the said property, as living quarters for herself, so long as she may live without any compensation whatsoever. It is understood and agreed that the said Virgil M. Coker and William E. Coker are to reside in the said residence and use and occupy such portions thereof as are not necessary for the occupancy of the said Rossie McKinney. Taxes on the property and necessary repairs because of wear and tear, together with insurance premiums are to be paid and furnished by the said Virgil M. Coker and William E. Coker without any obligation on the part of the said Rossie McKinney. And the said Virgil M. Coker and William E. Coker, agree to care for and look after the personal needs of the said Rossie McKinney but they are not to provide her with her personal food, clothing, and other inci-