

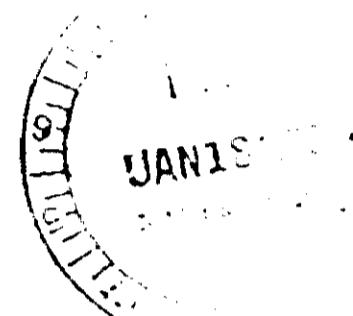
REAL PROPERTY AGREEMENT

1072-131

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 unpaid 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 be placed on or otherwise affecting in any manner, the real property described below, or any interest therein, or any lease, rents or funds held under escrow agreement relating to said premises, and
3. The property referred to by this agreement is described as follows:

3BR, 1 Bath Frame located at 105 Monteith Circle Greenville, S.C. 29605



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 held or hereafter acquired by the Association, and due hereon, through the note and prefix arising or to arise from said premises to the Association, and unless that party so holding may, at pleasure, assign a receiver of the described premises, with full authority to take possession thereof, and to sue the note and prefix and hold the same subject to the further orders of said court.

4. That if default be made in the performance of any of the terms hereof, or if any of said rentals 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 in full.

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 parties agreed to Association, this agreement shall be and become void and of no effect, and until then it shall apply to and bind the parties named, their heirs, executors, administrators, executors, successors and assigns, and insure to the benefit of Association and its successors and assigns. The original and any copy or department manager of Association showing any part of said indebtedness to remain unpaid shall be and remain liable for evidence of the validity, effectiveness and continuing force of this agreement and any parts or parts and is hereby authorized to rely thereon.

Witness: Lewis W. Martin Billy Giles (L.S.)

Witness: Ruth Neves (L.S.)

Fidelity Federal

Dated at: January 6, 1978
1978

State of South Carolina

County of

Personally appeared before me Lewis W. Martin who, after being duly sworn, says that
he saw the within named Billy Giles and Ruth Giles

sign, seal, and as their act and deed deliver the within written instrument of writing, and that deponent with Ruth Neves (Witness)
witnesses the execution thereof.

Subscribed and sworn to before me

this 6 day of January, 1978

Levi J. Miller
Notary Public, State of South Carolina

My Commission expires 5, 1978

RECORDED JAN 18 1978 At 11:30 A.M.



4328 RV.21