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EXHIBIT A

LEGAL DESCRIPTION

ALL that certain piece, parcel or tract of land situate, lying and being in the State of South Carolina, County of Greenville, within the corporate limits of the City of Greenville, containing 1.924 acres (83,826 square feet) and entitled SUBJECT PROPERTY as is more fully shown on a plat entitled, "Property of Eccelston Properties, Ltd., Greenville Office Associates, Limited Partnership, American Federal Bank, F.S.B.," dated November 7, 1984, prepared by Tri-State Surveyors, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern corner of the intersection of South Spring Street and East McBee Avenue and running thence along the southern right-of-way of East McBee Avenue S. 73-23 E. 254.29 feet to an iron pin; running thence S. 36-30 W. 109.89 feet to an iron pin; running thence S. 73-23 E. 60.00 feet to an iron pin; running thence S. 35-34 W. 55.51 feet to an iron pin; running thence S. 53-23 E. 41.50 feet to an iron pin on the northwestern side of an easement for ingress and egress and running thence along the northwestern and northern side of said easement the following metes and bounds, to-wit: S. 42-27 W. 47.56 feet to an iron pin; S. 54-07 W. 47.56 feet to an iron pin; S. 65-47 W. 47.56 feet to an iron pin; S. 77-27 W. 47.56 feet to an iron pin; S. 89-07 W. 47.56 feet to an iron pin; N. 79-13 W. 47.56 feet to an iron pin; N. 73-23 W. 101.44 feet to an iron pin and running thence N. 89-07 E. 18.04 feet to an iron pin; running thence N. 54-07 E. 18.04 feet to an iron pin; running thence N. 36-37 E. 84.50 feet to an iron pin; running thence N. 73-32 W. 100.92 feet to an iron pin on the eastern side of South Spring Street; running thence with the eastern side of South Spring Street N. 35-50 E. 10.82 feet to an iron pin; thence continuing along the eastern side of South Spring Street: N. 37-23 E. 81.70 feet to an iron pin; N. 35-03 E. 50.00 feet to an iron pin; N. 30-23 E. 50.00 feet to an iron pin and N. 26-02 E. 43.08 feet to the POINT OF BEGINNING.

This being the same property conveyed to Mortagor by American Federal Bank F.S.B. by deed dated November 30, 1984 to be recorded simultaneously herewith.