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REAL PROPERTY AGREEMENT

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consideration of such loans and indebtedness as shall be made by or become due to Fidelity Federal Savings and Loan Association of Greenville, 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 AND FRAME HOME WITH 3 BEDROOMS and 1 BATH LOCATED AT 41 ZET COURT GREENVILLE, SC 29611

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4. 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 note hereof or hereinafter signed by the undersigned agrees and does hereby assign the rents and profits arising or to arise from said premises, and Association, or 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.

5. That if default be made in the performance of any of the terms hereof, or if any of said rental of 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.

6. 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.

7. 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 Terry Hambrick — Odessa B. Thompson (L. S.)

Witness Larie Hammett — (L. S.)

Dated at FIDELITY FEDERAL S & L

November, 1978

Date

State of South Carolina

County of GREENVILLE

Personally appeared before me Terry Hambrick (Witness) who, after being duly sworn, says that he saw the within named ODESSA B. THOMPSON (Borrower) sign, seal, and as their act and deed deliver the within written instrument of writing, and that deponent with Larie Hammett (Witness) witnesses the execution thereof.

Subscribed and sworn to before me

this 20 day of November, 1978

Larie Hammett (Witness signature)

Betty C. Hammett

Notary Public, State of South Carolina

My Commission expires Sept. 22, 1987

Form 2075

RECORDED NOV 28 1978 at 11:45 A.M. 16391