

BOOK 76 PAGE 298

vol 1009 page E19

REAL PROPERTY AGREEMENT

In consideration of such loans and indebtedness as shall be made by or become due to the FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION of Greenville, S. C. (hereinafter referred to as "The Association" to or from the undersigned,

John Leslie and Elizabeth S. Chambers

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 The 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; and

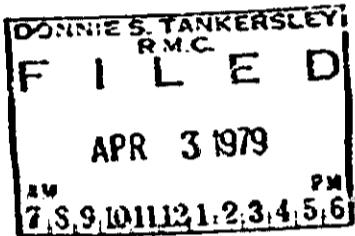
3. Hereby assign, transfer and set over to The Association, its successors and assigns, all monies now due and hereafter becoming due to the undersigned, as rental, or otherwise, and however for or account of the certain real property situated in the County of Greenville, State of South Carolina, described as follows:

300 Rosewood Circle Mauldin, S.C.

Paid to First Federal Savings & Loan Association
of Greenville, S.C.
by

Signature of Miller
March 20, 1979
Bozeman, Grayson & Smith
Harvey C. Wintress

Bozeman, Grayson & Smith, Attorneys



Concord
Bozeman, Grayson & Smith

and hereby irrevocably authorize and direct all lessors, executors, heirs and others to pay to The Association, all rent and all other monies whatsoever and whenever becoming due to the undersigned, or any of them, and however for or on account of said real property, and hereby irrevocably appoint The Association, as attorney in fact, with full power and authority, in the name of the undersigned, or in its own name, to endorse and negotiate checks, drafts and other instruments received in payment of, and to receive, sign and countersign any and all documents, bills of exchange or otherwise, of all kinds rents and other sums owing that The Association shall have no

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