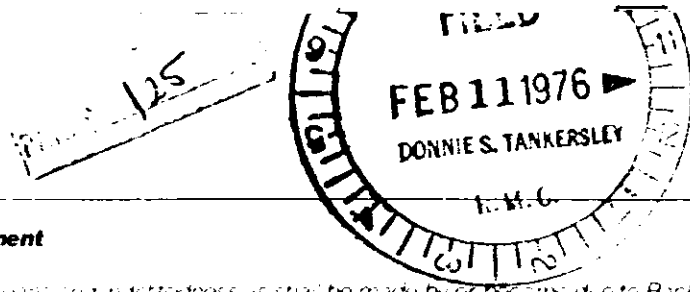


**Bankers
Trust**



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Real Property Agreement

In consideration of the loan and indebtedness as shall be made by or become due to Bankers Trust of South Carolina, N.A. (hereinafter referred to as "Bank") to or from the undersigned jointly or severally, and until all of such loans and indebtedness have been paid in full, or until ten (10) 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, herein described below; and
2. Without the prior written consent of Bank, 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 any agreement relating to said premises; and
3. The property referred to by this agreement is described as follows:

ALL that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, known and designated as Lot. No. 245, on a Plat entitled "Rockvale Section II", prepared by J. Mac Richardson, Surveyor, dated July, 1959, and recorded in the RMC Office for Greenville County in Plat Book "QQ", at page 109.

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 hereof or hereafter signed by the undersigned, the undersigned agrees and does hereby assign the rents and profits arising or to arise from said premises to the bank and agrees that any judge or 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, but agrees further that the bank shall have no obligation to perform or discharge any obligation, duty, or liability of the undersigned, in connection with the said assignment of rents and profits.

4. That if default be made in the payment of loans and indebtedness hereunder or the performance of any of the terms hereof, Bank, at its election, may declare the entire remaining unpaid principal and interest of any obligation or indebtedness then remaining unpaid to Bank to be due and payable forthwith.

5. That Bank may and is hereby authorized and permitted to cause this instrument to be recorded at such time and in such places as Bank, in its discretion, may elect.

6. Upon payment of all indebtedness of the undersigned to Bank 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 Bank and its successors and assigns. The affidavit of any officer or department manager of Bank showing any part of said indebtedness to remain unpaid shall be and constitute prima facie evidence of the validity, effectiveness and continuing force of this agreement and any person may and is hereby authorized to rely thereon.

Witness Wm. David White James E. Thomas
Witness Susan C. Duvall

Dated at Greenville, S.C. Date 2-10-76

State of South Carolina
County of Greenville

Personally appeared before me SUSAN C. DUVALL who, after being duly sworn, says that he saw the within named

JAMES E. THOMAS sign, seal and as their act and deed deliver the
(Borrowers)

within written instrument of writing, and that deponent with Wm. David White witnesses the execution thereof
(Witness)

Subscribed and sworn to before me Wm. David White

this 10th day of Feb. 19 76 Susan Duvall
(Witness sign here)

Notary Public, State of South Carolina
My Commission expires at the will of the Governor
12-9-80

RECORDED FEB 11 '76 At 11:20 A.M. 20365

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