

REAL PROPERTY AGREEMENT

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In consideration of such loans and indebtedness as shall be made by or become due to FIRST Citizens BANK AND TRUST COMPANY (hereinafter referred to as "Bank") 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 as follows:

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

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

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

All that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, on the western side of Tiffany Drive and being known and designated as Lot No. 12 of Cardinal Park as shown on plat thereof recorded in the RMC Office for Greenville County in Plat Book "W" at page 27 and having according to said plat, the following metes and bounds to-wit:

BEGINNING at an iron pin on the western side of Tiffany Drive at the joint front corner of Lots No. 11 and 12 and running thence along said Drive S. 22-57 E. 70 feet to an iron pin; thence along the joint line of Lots Nos. 12 and 13 S. 68-06 W. 188.2 feet to an iron pin; thence N. 24-34 W. 70.05 feet to an iron pin thence along the joint line of Lots Nos. 11 and 12 N. 68-05 E. 190.2 feet to the point of beginning.

This is the same property conveyed to grantors by deed as recorded in the RMC Office of Greenville County in Deed Book 760 at page 526.

and hereby irrevocably authorize and direct all lessees, escrow holders and others to pay to Bank, 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 Bank, 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, receipt for and to enforce payment, by suit or otherwise, of all said rents and sums; but agrees that Bank shall have no obligation so to do, or to perform or discharge any obligation, duty or liability of the undersigned in connection therewith.

4. That if default be made in the performance of any of the terms hereof, or if any of said rental or other sums be not paid to Bank when due, 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 conclusive evidence of the validity, effectiveness and continuing force of this agreement and any person may and is hereby authorized to rely thereon.

Witness Sandra L. Duncan x William J. Eppes

Witness Sandra L. Duncan x

Dated at: Greenville, S.C. 4/20/78

State of South Carolina  
County of Greenville

Personally appeared before me Sandra L. Duncan (Witness) who, after being duly sworn, says that he saw

the within named William J. Eppes (Borrowers) sign, seal, and as their

act, and deed deliver the within written instrument of writing, and that deponent with Sandra L. Duncan (Witness)

witnesses the execution thereof.

I, Sandra L. Duncan (Witness sign here)

Subscribed and sworn to before me  
on this 20<sup>th</sup> day of April, 1978  
Christina B. deBonds  
Notary Public, State of South Carolina  
My Commission expires: 11/11/87

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RECORDED APR 24 1978 At 3:00 P.M.

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