

REAL PROPERTY AGREEMENT

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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 Thomas W. Eckles and Melanie M. Eckles

jointly or severally, and until all of such loans and indebtedness have been paid in full, or until twenty (20) 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 howsoever for or account of the certain real property situated in the County of Greenville, State of South Carolina, described as follows:

All that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, county of Greenville, being shown and designated as Lot No. 36, Devenger Place, Section 7, on plat thereof prepared by Dalton & Neves Co., Engineers, dated September, 1975, which plat is of record in the RMC Office for Greenville County, S. C., in Plat Book 5-P, at Page 3.

All that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, in Butler Township, on the northeast side of Richfield Terrace, being a triangular portion of the W.H. Greer property, a plat of property of Thomas W. Eckles and Melanie M. Eckles recorded in the RMC office for Greenville County in Plat Book _____, Page _____.

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and hereby irrevocably authorize and direct all lessees, escrow holders and others to pay to The Association, all rent and all other monies whatsoever and whatsoever becoming due to the undersigned, or any of them, and howsoever 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, receipt for and to enforce payment, by suit or otherwise, of all said rents and sums; but agrees that The Association shall have no obligation 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 The Association when due, The Association, at its election, may declare the entire remaining unpaid principal and interest of any obligation or indebtedness then remaining unpaid to The Association to be due and payable forthwith.

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

6. Upon payment of all indebtedness of the undersigned to The 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 The Association and its successors and assigns. The affidavit of any officer or department or branch manager of The 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: [Signature] x [Signature] (SEAL)
Witness: [Signature] x [Signature] (SEAL)

Dated at: Greenville, S.C. 3-22-79 Date

State of South Carolina
County of Greenville

Personally appeared before me [Signature] who, after being duly sworn, says that (s)he saw

the within named [Signature] (Borrowers) [Signature] (Witness)

act and deed deliver the within written instrument of writing, and that deponent with [Signature] (Witness)

witnessed the execution thereof

Subscribed and sworn to before me this 22 day of March, 1979 [Signature] (Witness)

[Signature]

Notary Public, State of South Carolina

My Commission Expires 3-1-79

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