

STATE OF SOUTH CAROLINA)
 COUNTY OF GREENVILLE) AGREEMENT

WHEREAS, Edgar Odom and Francis C. Odom, on the 30th day of December, 1959, executed their certain note and mortgage to Liberty Life Insurance Company in the amount of \$95,000.00, the mortgage being recorded in the RMC Office for Greenville County in Mortgage Book 812 at Page 331; and

WHEREAS, as a condition of the loan, Liberty Life Insurance Company, required the said Edgar Odom and Francis C. Odom to pledge certain insurance policies as collateral, including one \$15,000.00 life insurance policy issued on the life of Francis C. Odom, of which Alma D. Odom was the sole beneficiary; and

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WHEREAS, upon the death of Francis C. Odom March 31, 1961, at which time there was a balance due on said note and mortgage of approximately \$85,000.00, Liberty Life Insurance Company required that the proceeds of the referenced \$15,000.00 policy be applied to the note and mortgage, thereby reducing the balance due on said note and mortgage to approximately \$70,000.00; and

WHEREAS, said insurance proceeds of \$15,000.00 represented funds otherwise due solely to Alma D. Odom and, as between the parties, hereto, represented an advance or prepayment on her part and the parties have agreed between themselves concerning the method of repayment,

NOW THEREFORE, in consideration of the premises and the aforesaid application of the funds of Alma D. Odom to the note and mortgage, we, Alma D. Odom and Edgar Odom do hereby agree that our obligation on the note and mortgage