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MAY 7 4 09 PM '71  
OLLIE FARNSWORTH  
R.M.C.

INSTRUMENT AFFECTING REAL PROPERTY  
(CONSENT AND WAIVER)

P.O. Box 2423  
City

Security Federal Savings and Loan Association..... (herein called "Undersigned")

P. O. Box 937..... Greenville..... Greenville..... South Carolina  
Number Street City Zone County State

Universal CIT Credit Corporation..... (herein called "Seller")

10 West Stone Avenue, Greenville, Greenville, South Carolina  
Number Street City Zone County State

Undersigned, whether the owner of record, mortgagee, lessor, sublessor, or having any interest in and to the real estate described in Exhibit I hereto, acknowledges that Seller or its assignee has a security interest in the property ("Collateral") also described in said Exhibit I as security for an indebtedness to Seller or its assignee from

Larry Gene Bannister and Elisabeth Bannister  
(Debtor)

Undersigned hereby consents and agrees that so long as any indebtedness is owed to Seller or its assigns by Debtor that the Collateral whether now or hereafter placed or located on said real estate and whether or not it is affixed or attached to said real estate, may be removed from said real estate by Seller or its assigns or their representatives at any time, Undersigned hereby waives any right or claim in and to the collateral during the time any indebtedness is so owing by Debtor.

This agreement shall be binding upon the heirs, executors, representatives, successors and assigns of undersigned, and shall inure to the benefit of Seller's successors and assigns.

(Corporate Seal)

Countersignature and Attestation

Liz Chastain  
Assistant Secretary, Liz Chastain

Security Federal Savings & Loan Assn.  
(Signature of Individual or name of Corporation or Partnership)

By [Signature] (L.S. Seal)

WITNESS: Lull C. Monroe

Title President  
(If Corporation, have signed by President, Vice-President or Treasurer and give official title. If Owner or Partner, state which.)

WITNESS: [Signature]

Identify under signature lines interest of each signatory, i.e. owner/mortgagee, etc.

This instrument was prepared by..... Universal CIT Credit Corporation.....  
(Name of Seller)

(CONTINUED ON NEXT PAGE)