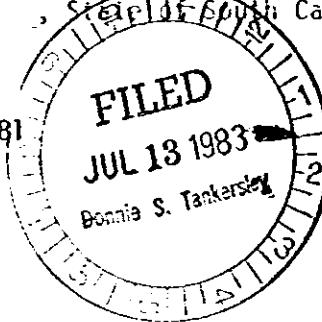


the execution of such loans and indebtedness as shall be made by or before due
at **CHARITY BANK** (hereinafter referred to as "Bank") to or from the undersigned, jointly
or severally, and until all of such loans and indebtedness have been paid in full, or
until twenty-one years following the death of 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 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; and
3. Hereby assign, transfer and set over to Bank, its successors and assigns, all
rents now due and hereafter becoming due to the undersigned, as rental, or otherwise,
and howsoever for or on account of that certain real property situated in the County of
Greenville, State of South Carolina, described as follows:

House and Lot
408 South Almond Dr.
Simpsonville, SC 29681



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 howsoever 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, 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 by and is hereby authorized and permitted to cause this instrument to
be recorded at such time and in such place as Bank, in its discretion, may elect.

6. In consideration of all the covenants of the undersigned to Bank, this agreement shall
be and herein is made and of full effect, and until then it shall apply to and bind the undersigned,
their heirs, executors, administrators, successors and assigns, to the end of the term of this instrument
and to the payment in full of the amount due to Bank, and to the payment of all costs and expenses
incurred in the enforcement of the liability created by this instrument.

*Debra Wilkinson H Michael Spivey
Shelia A. Dallett Barbara M. Spivey
6/30/83*

Attest: *Greanoreco, Deborrah D. Wilkinson, H. Michael Spivey & Barbara M. Spivey*
I, the undersigned before me, do witness, that the above instrument was signed and delivered
in their presence and in my presence, and that
Debra Wilkinson
deponent with *Shelia A. Dallett* attests the execution thereof.
(WITNESS)

Subscribed and sworn to before me
this 30 day of July, 1983
Debra S. Wilkinson
Notary Public, State of South Carolina
My Commission Expires

Shelia A. Dallett
(WITNESS SIGN HERE)

My Commission Expires
Recorded July 13, 1983 at 1:30 P/M

1350

4325-RV-28