

COURT OF COMMON PLEAS

THIS AGREEMENT made and entered into this 1ST day of
FEBRUARY 1984, by and between STEPHEN P. CLEMENTS AND
JEAN A. CLEMENTS, hereinafter referred to as OWNER,
and FLEET FINANCE, INC., a Georgia corporation, hereinafter
referred to as FLEET FINANCE, INC.

W I T N E S S E T H:

WHEREAS, OWNER is the owner and holder of a mortgage
recorded in the RMC Office Official Records, Book 1503, at
Page 923, public records of GREENVILLE County, South
Carolina, securing a promissory note in the original amount of
\$ 16,600.00, and a copy of said note and mortgage is attached
hereto and incorporated herein; and

WHEREAS, the OWNER has assigned said mortgage and note to
FLEET FINANCE, INC. upon the terms and provisions more specifically
set forth herein and endorsed the note without recourse;

NOW THEREFORE, IN CONSIDERATION of the promises and mutual
covenants herein contained, the parties agree as follows:

1. OWNER'S warranties. The OWNER covenants, represents
and warrants:

(a) The mortgage is a good and valid instrument
having been prepared and/or recorded by a licensed South
Carolina attorney or an accredited title insurance company
and constitutes a valid FIRST mortgage lien against
the real property described therein.

(b) OWNER is vested with a full and absolute title
to said mortgage and note and has authority to assign and
transfer the same which are presently free and clear of all
encumbrances.

(c) The initial principal face amount of the mortgage
and note has been advanced to the mortgagor and there are
no defaults existing at the present time under any of the
covenants contained in the said mortgage and note except
the following:

NONE

(d) The mortgage and note were not originated or
closed in a manner which violated, or now violates, any
federal, state or local laws, ordinances, regulations or
rulings including, without limitation, federal and state
truth-in-lending laws and any other consumer protection
laws, all federal and state equal credit opportunities,
any applicable state usury laws, the requirements of the