

Real Property Agreement

In consideration of such loans and indebtedness as shall be made by or become due to Bankers Trust of South Carolina, N.A. (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 or any leases, rents or funds held under escrow agreement relating to said premises, and
3. The property referred to by this agreement is described as follows:

ALL that piece, parcel or lot of land lying and being situate in the County of Greenville, State of South Carolina being shown and designated at Lot 83, SUNSET HILLS, on plat entitled "Property of Benjamin E. Willingham, Jr., and Deborah D. Willingham" as recorde in the RMC Office for Greenville County, South Carolina in Plat Book 9T at Page 41 and having according to said plat, the following metes and bounds, to wit:

(see reverse side)
That in default of the performance of any of the terms hereof, or if default be made in any payment of principal or interest, on any notes hereof or hereafter signed by the undersigned, the undersigned agrees and does hereby assign the rents and profits arising or to arise from said premises to the bank and agrees that any judge or jurisdiction may, at chambers or otherwise, appoint a receiver of the described premises, with full authority to take possession thereof and collect the rents and profits and hold the same subject to the further order of said court, but agrees further that the bank shall have no obligation to perform or discharge any obligation, duty or liability of the undersigned in connection with the said assignment of rentals and profits.

4. That if default be made in the payment of loans and indebtedness hereunder or the performance of any of the terms hereof, Bank, 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 may and is hereby authorized and permitted to cause this instrument to be recorded at such time and in such places as Bank, in its discretion may elect.

6. Upon payment of all indebtedness of the undersigned to Bank 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 Bank and its successors and assigns. The affidavit of any officer or department manager of Bank 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 Hacey L. Murphy x Benjamin C. Willingham, Jr.
 Witnesses Kay Brownlee x Deborah D. Willingham

Dated at Greenville Date April 10, 1984

State of South Carolina
County of Greenville

Personally appeared before me Kay Brownlee who after being duly sworn says that he saw the within named Benjamin C. Willingham, Jr. & Deborah D. sign, seal, and as their act and deed deliver the

(Borrowers) Kay Brownlee witnesses the execution thereof
written instrument of writing and that deponent with Kay Brownlee (Witness)

Subscribed and sworn to before me
this 10th day of April, 1984
Notary Public, State of South Carolina 8-12-92 (Witness sign here) Kay Brownlee
My Commission expires at the will of the Governor

Lisa W. Guadean

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