

NOTE from Harry J. Pappas and Stella A. Pappas to Southern Bank and Trust Company dated May 18, 1984, in an original amount of One Hundred Twelve Thousand Eight Hundred and no/100 (\$112,800.00) Dollars.

MORTGAGE from Harry J. Pappas and Stella A. Pappas to Southern Bank and Trust Company dated May 18, 1984, recorded May 31, 1984 in Mortgage Book 1665 at Page 554 in the R.M.C. Office for Greenville County, in an original amount of One Hundred Twelve Thousand Eight Hundred and no/100 (\$112,800.00) Dollars.

The Mortgagors give and the Mortgagee accepts this Wrap-Around Mortgage upon the following agreements and understandings, each to the other:

(a) Mortgagee agrees, so long as this Wrap-Around Mortgage is in effect and not in default by reason of non-payment of the Wrap-Around Note secured hereby or by failure of the Mortgagors to comply with the terms and conditions of this Mortgage, to pay to the holder of the Underlying Indebtedness all installments of principal and interest due and payable thereon and accruing thereunder from the date hereof, as and when required by the terms of the Underlying Indebtedness, together with such monthly deposits as may be required for taxes and insurance pursuant to the terms of said Underlying Indebtedness.

(b) All such payments or obligations provided to be paid, performed or complied with by Mortgagee pursuant to the provisions of sub-paragraph (a) of this paragraph 15, shall be made or accomplished by Mortgagee, so long as the Mortgagors are not in default by reason of non-payment of the Wrap-Around Note secured hereby, or by failure to comply to the terms and conditions of this Mortgage, before the expiration of the applicable grace periods provided for the same as contained in the Underlying Indebtedness; provided, however, the Mortgagors agree to make the payments to the Mortgagee as required by the Wrap-Around Note secured hereby in a timely manner so as to assist the Mortgagee to in turn make the installment payments to the holder of the Underlying Indebtedness within the applicable grace period.

(c) Mortgagee agrees that, in the event Mortgagee shall default in the making of any payment required to be made by Mortgagee hereunder to the holder of the Underlying Indebtedness,