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REAL PROPERTY AGREEMENT

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In consideration of such loans and indebtedness as shall be made by or become due to THE BANK OF GREER, GREER, S. C. (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 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 coveant agreement relating to said premises; and

3. The property referred to by this agreement is described as follows: All that certain piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the western side of Shadow Lane being shown and designated as Lot No. 90 on plat of SUPER HIGHWAY HOME SITES recorded in the R.M.C. Office for Greenville County, S.C., in Plat Book P, at page 53, and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the western side of Shadow Lane at the joint front corner of Lots Nos. 90 and 91, and running thence with the common line of said lots, N 88-00 W. 180 feet to an iron pin on a five foot strip reserved for utilities; thence with the eastern side of said strip, N. 2-00 E 80 feet to an iron pin; thence with the common line of Lots Nos. 89 and 90, S. 88-00 E 180

That if default be made in the performance of any of the terms hereof, the undersigned, jointly and severally, shall be liable to the Bank for the principal or interest, or any notes hereof or hereafter signed by the undersigned, the undersigned agrees to pay to the Bank the amount of such principal or interest, or any notes hereof or hereafter signed by the undersigned, as the same may be due, and to pay to the Bank and agrees that any judge or jurisdiction may, at chambers or otherwise, appoint a receiver of the premises hereinafter described, and to take possession thereof and collect the rents and profits and hold the same for the use of the Bank, and to execute all such orders and decrees of the court as may be made in relation thereto.

4. That if default be made in the performance of any of the terms hereof, the undersigned, jointly and severally, shall be liable to the Bank for the principal or interest, or any notes hereof or hereafter signed by the undersigned, the undersigned agrees to pay to the Bank the amount of such principal or interest, or any notes hereof or hereafter signed by the undersigned, as the same may be due, and to pay to the Bank and agrees that any judge or jurisdiction may, at chambers or otherwise, appoint a receiver of the premises hereinafter described, and to take possession thereof and collect the rents and profits and hold the same for the use of the Bank, and to execute all such orders and decrees of the court as may be made in relation thereto.

5. That the Bank may and is hereby authorized and permitted to exercise its power to sell the premises hereinafter described, and to execute all such orders and decrees of the court as may be made in relation thereto.

6. Upon payment of all indebtedness to the Bank, the undersigned, jointly and severally, shall be released and discharged from all liability to the Bank, and the Bank shall apply to and bind the undersigned, their heirs, devisees, administrators, executors, successors and assigns, and the undersigned, jointly and severally, shall be and constitute conclusive evidence of the validity, effectiveness and continuing force of this agreement and of the release and discharge of the undersigned, jointly and severally, from all liability to the Bank, in its discretion, may elect.

Witness my hand and seal this 1st day of October, 1979, at Taylors, S. C. 29687.
J. Larry Loftis (Notary Public)
Judith A. Ritter (Witness)
Robert A. Winchester (Borrower)
Jodie D. Dill Winchester (Borrower)

Date: Oct. 1, 1979

State of South Carolina
County of Greenville

Personally appeared before me Judith A. Ritter who, after being duly sworn, said that he saw

the within named Robert A. Winchester and Jodie D. Dill Winchester (Borrowers)

and did deliver the within written instrument of writing, and that deposit with J. Larry Loftis (Witness)

whom the execution thereof.

Subscribed and sworn to before me this 1st day of October 1979
Judith A. Ritter (Witness)

Notary Public, State of South Carolina
My Commission Expires May 22, 1989

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