BOOK 74 PAGE 805

REAL PROPERTY AGREEMENT

VOL 1081 PAGE 598

In consideration of such loans and indebtedness as shall be made by or become due to Fidelity Federal Savings and Loan Association of Greenville, S. C. (hereinafter referred to as "Association") 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 Association, 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:

Five Room, Two Bedroom, One Bath residence, located at 212 Keith Drive, Greenville, South Carolina, (Greenville County)

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That if default be made in the performance of any of the terms hereof, or in the payment of principal or interest, on any notes hereof or hereafter signed by the undersigned unless and does hereby assign the rents and profits arising or to arise from said premises to the Association and agrees that any judge of 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.

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 Association when due, Association, at its election may declare the entire remaining unpaid principal and interest of any obligation or indebtedness then remaining unpaid to Association to be due and payable forthwith.

5. That Association may and is hereby authorized and permitted to cause this instrument to be recorded at such time and in such places as Association, in its discretion, may elect.

6. Upon payment of all indebtedness of the undersigned to Association 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 Association and its successors and assigns. The affidavit of any officer or department manager of Association 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 Elizabeth A. Lark — Eleanor L McCoy (L. S.)

Witness Pat L. Chakra (L. S.)

Dated at Fidelity Federal Savings and Loan

June 7, 1978

Date

State of South Carolina

County of Greenville, SC

Personally appeared before me Elizabeth A. Lark who, after being duly sworn, says that she saw the within named Eleanor L McCoy (Borrower) sign, seal, and as their act and deed deliver the within written instrument of writing, and that deponent with Pat L. Chakra (Witness) witnesses the execution thereof.

Subscribed and sworn to before me

this 7th day of June, 19 78

Elizabeth A. Lark (Witness sign here)

Nancy A. Switzer

Notary Public, State of South Carolina

My Commission expires Aug 14, 1985

Form 305

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RECORDED JUN 20 1978

at 2:30 P.M.