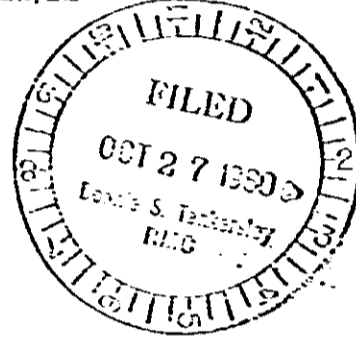


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REAL PROPERTY AGREEMENT

In consideration of such loans and insurance 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 obligations 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 Association, to refrain from creating or permitting any lien or other encumbrance (other than those presently existing to mortgage and from the sale of such property, including a conveyance for the purpose of disposing of the real property described below, or any interest therein, or any lease, rents or funds held under any contract relating to said premises; and
3. The property referred to by this agreement is described as follows:



28 SUNSET DRIVE, GREENVILLE, SC 29605

That if default be made in 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 hereon, or on any other debt or obligation, or if any of the terms hereof shall be violated, the mortgagor shall assign the title and profits arising or to arise from said premises to the Association and cause the same to be sold, and the proceeds of such sale, or so much thereof as may be necessary to pay the principal and interest on the said premises, with full and lawful interest thereon, and all the costs and expenses of such sale, shall be paid out of 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 in this agreement shall be and become void and of no effect, and until then it shall apply to and bind the undersigned, their heirs, assigns, administrators, executors, successors and assigns, and more to the benefit of Association, its successors and assigns, the full faith and credit of any officer or director or manager of Association showing any part of said indebtedness to remain unpaid shall be and is hereby conclusively evidence of the validity, effectiveness and continuing force of this agreement and any person may and is hereby authorized to rely thereon.

Witness David Watson H. Howell Clyborne, Jr. (L.S.)
Witness Teresa D. Hall Teresa Clyborne (L.S.)

Dated at: FIDELITY FEDERAL S&L ASSOC.
OCTOBER 25, 1980

State of South Carolina
County of GREENVILLE
Personally appeared before me on OCT 23 1981
DAVID J. WATSON
H. HOWELL CLYBORNE, JR. AND TERESA CLYBORNE
who, after being duly sworn, says that

he saw the within named TERESA D. HALL
sign, seal, and as their act and deed deliver the within written instrument of writing, and that he consent with TERESA D. HALL
witnesses the execution thereof.

Subscribed and sworn to before me
this 23 day of October, 1980

David Watson
Notary Public, State of South Carolina
My Commission expires 3/27/1981
RECORDED OCT 27 1980
Form 755 at 2:30 P.M. 1318.1

2.0000
CAC