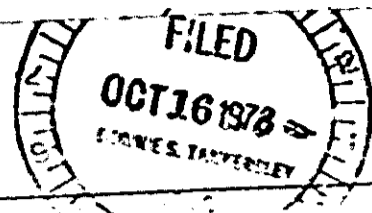


Bankers
Trust



40-3330-9126

Vol 1090 Page 21
Book 78 Page 128

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 situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 68, Chipley Lane, of a subdivision known as Chestnut Hills, according to a plat recorded in the Office of the RMC for Greenville County, South Carolina, in Plat Book GG at Page 35.

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 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 arbitrator 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 rents 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.

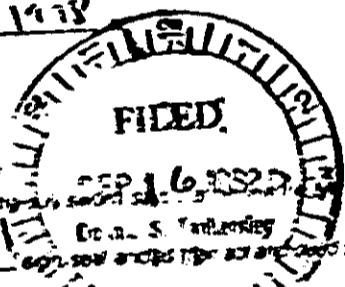
6. Upon payment of all indebtedness of the undersigned to Bank this agreement shall be and become void and of no effect, and until then it shall apply to and bind the undersigned, their heirs, legal representatives, administrators, executors, successors and assigns, and inure to the benefit of Bank and 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: Cathryn M. Thompson & Christine B. Dean
 Witness: Donna Pashon
 Dated at Greenville, S.C. Oct. 12, 1978
 State of South Carolina
 County of Greenville
 Personally appeared before me Cathryn M. Thompson who after being duly sworn said she is the person named
Christine B. Dean (Witness)
 within written instrument of writing and that deponent with Donna Pashon witnesses the execution hereof
 Subscribed and sworn to before me R. Wayne Lane
 the 12 day of October 1978 (Witness sign here)
 Notary Public, State of South Carolina
 My Commission expires at the end of the year 1980

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 Satisfied in Full
 Bankers Trust of South Carolina, N.A.
 Jody Ledford, Asst. VP
 Mrs. Fitzpatrick
 Wilburke Parry

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