not less than Four Thousand Five Hundred Dollars (\$4,500.00). The Purchaser further agrees to pay all taxes assessed against the property. Upon failure of the Purchaser to pay either the taxes or the premium for said insurance, the Seller at his option may pay these items and add the cost to the amount due under this contract.

The Purchaser agrees to keep the improvements upon the property in a good state of repair at all times.

Upon payment in full of all amounts owed Seller, Seller agrees to convey premises to Purchaser by a general warranty deed.

Should any installment payment become due for a period in excess of 15 days, the Seller may collect a late charge not to exceed an amount equal to 5% per centum of any such past due installment payment.

That, at the option of the Seller, the full amount payable under this contract shall become immediately due and payable forthwith if the Buyer shall convey away the aforedescribed premises, or if the title shall become vested in any other person in any manner whatsoever, without the written consent of the Seller.

Should the Purchaser become in default in the payment of any sums due under this contract for a period of thirty days or violate other portions of this contract, then the Seller shall have the right to terminate this contract at its option and all sums paid by the Purchaser shall be forfeited as rent and liquidated damages for breach of contract.

Time is of the essence of this contract and if Buyer has any questions with the terms and conditions of this contract, it should have its attorney examine it and advise them accordingly.

This contract may not be assigned, set over, conveyed or transferred in any manner or by any means and Seller is relying exclusively upon Purchaser's credit in entering into this contract.

IN WITNESS WHEREOF, the within named parties have hereunto set their hands and seals this 1st day of May, 1978.

IN THE PRESENCE OF:

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CREENVILLE, SOUTH CAROLINA (SEAL)

Kay M. Ford

Ex: Fidelity Federal 5; C Laywal M Bham

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