

ACCIDENT INSURANCE COMPANY in Chattanooga, Tennessee, or at such other place as the holder hereof may from time to time designate in writing.

"This note and interest are secured by a first mortgage on real estate of even date herewith, on property located in Greenville County, South Carolina.

"If this note is placed in the hands of an attorney for collection, by suit or otherwise, or to enforce its collection, or to protect the security for its payment the makers will pay all costs of collection and litigation together with a ten (10%) per cent. attorney's fee.

"All installments of principal and interest of this note shall bear interest after the due date at the rate of seven (7%) per cent. per annum.

"Upon failure to pay an installment of principal and interest of this note within thirty (30) days after due, or upon failure to comply with any of the conditions or requirements in the mortgage securing this note, then the remaining installments of interest and principal secured by said mortgage shall at once become due and payable, at the option of the legal holder hereof.

"The makers and endorsers severally waive demand, presentment, protest and notice of protest and expressly agree that this note, or any payment hereunder, may be extended from time to time without in any way affecting the liability of the makers and endorsers hereof.

"By giving Payee of this note sixty (60) days' advance written notice, privilege is given the Payor to make additional payments on the principal of this indebtedness, after twelve (12) months from date, on any date when interest becomes due and payable; provided that prior to five years from date the amount paid on account of this instrument, including obligatory payments, shall not exceed ten (10%) per cent. of the original indebtedness, non-cumulative. The right is also granted