

Exhibit A

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PROMISSORY NOTE

\$1,800,000.00

Greenville, South Carolina

August 1, 1973

<sup>FILE</sup> FOR VALUE RECEIVED, the undersigned Urbane Constructors, Inc. ~~SPXXXXX~~ (hereinafter sometimes called "Borrower") promises to pay to HNC Mortgage and Realty Investors, a Massachusetts business trust with its principal office and place of business at 830 East State Street, Westport, Connecticut 06880, and its successors in trust (hereinafter sometimes called "HNC"), or order, the sum of One Million Eight Hundred Thousand and no/100 (\$1,800,000.00) Dollars at Westport, Connecticut, or at such other place or places as the holder hereof designates, with interest on the unpaid balance from the above date until paid in full at the rate specified below, with all taxes assessed upon said sum against the holder hereof, and any costs and expenses including reasonable attorneys fees incurred in collection thereof or in foreclosure of the mortgage securing this note or in protecting the lien of said mortgage, the same to be payable as follows: interest only monthly, not in advance, computed on all sums advanced as of the date of each interest payment, payable on the first day of each month commencing on the first day of the month following the month in which the closing takes place and continuing monthly thereafter, with a final payment of unpaid principal and accrued interest due three (3) years from the first day of the month in which the loan closes.

Interest shall be payable on the principal balance at the rate of four and one-half (4-1/2) per cent per annum above the prime rate of interest, to be adjusted monthly, if necessary,