counsel shall be employed to collect this Mortgage Note or any
monthly installment due hereunder, and whether or not this Mortgage
Note is collected through probate and consent that the holder here-
of at the request of any other person liable hereon, without notice,
may extend the time of payment or otherwise modify the terms of
payment of any part or the whole of the debt evidenced hereby and
such consent shall not alter nor diminish the liability of any
person liable hereon.

The Maker hereof shall have the right to prepay in whole or
in part and without penalty after sixty (60) days advance written
notice to the holder hereof. Until the entire indebtedness hereunder
is fully paid, the making of any prepayments shall not reduce or defer
the Maker's obligation to make the regular monthly payments of inter-
est as hereinabove set out.

All agreements between the Maker and the Payee of this
Mortgage Note are hereby expressly limited so that in no contingency
or event whatsoever, whether by reason of deferment in accordance
with this Mortgage Note or any agreement, or advancement of the
loan proceeds, acceleration of maturity of the unpaid principal
balance hereof, or otherwise, shall the amount paid or agreed to
be paid to the holder hereof for the loan, use, forbearance, or
detention of the money to be advanced hereunder exceed the
maximum permissible rate under applicable law. If, from any
circumstance whatsoever, fulfillment of any provision hereof or
of the Mortgage of even date herewith covering realty situate in
Greenville County, South Carolina, made by the Maker to the Payee
to secure this Mortgage Note, or of any other agreement between
the parties, at the time performance of such provision shall
be due, shall involve transcending the limit of validity pre-
scribed by law, then ipso facto, the obligation to be fulfilled
shall be reduced to the maximum limit of such validity and if for
any circumstances whatsoever, the holder of this Mortgage Note
shall ever receive interest, the amount of which would exceed the

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ROGERS, TOWERS, BAILEY, JONES & GAY, Attorneys At Law, JACKSONVILLE, FLA.

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