

NOTE

BOOK 1403 PAGE 331

US\$ 33,200.00

Greenville, South Carolina
City January 31, 19 75

FOR VALUE RECEIVED, the undersigned promise to pay ^{The} South Carolina National Bank or order, the principal sum of Thirty-Three Thousand Two Hundred and No/100 Dollars, with interest on the unpaid principal balance from the date of this Note, until paid, at the rate of 8 1/4 percent per annum. The principal and interest shall be payable at P. O. Box 168, Columbia, South Carolina, or such other place as the holder hereof may designate in writing, in consecutive monthly installments of Two Hundred Forty-Nine and 43/100 Dollars (US \$ 249.43), on the 1st day of each month beginning March 1, 19 75, until the entire indebtedness evidenced hereby is fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable on the 1st day of February, 2005

If any monthly installment under this Note is not paid when due and remains unpaid after a date specified by a notice sent by certified mail to the undersigned at the address stated below, which date shall be not less than thirty days from the date such notice is mailed, the entire principal amount outstanding hereunder and accrued interest thereon shall at once become due and payable at the option of the holder hereof. Failure to exercise such option shall not constitute a waiver of the right to exercise such option if the undersigned is in default hereunder. In the event of any default in the payment of this Note and if suit is brought hereon, the holder hereof shall be entitled to collect in such proceeding all reasonable costs and expenses of suit, including, but not limited to, reasonable attorney's fees.

The undersigned shall pay to the holder hereof a late charge of 4% percent of any monthly installment not received by the holder hereof within 15 days after the installment is due.

The undersigned shall have the right to prepay the principal amount outstanding in whole or in part, provided that the holder hereof may require that any partial prepayments shall be made on the date monthly installments are due and shall be in the amount of that part of one or more installments which would be applicable to principal. Any partial prepayment shall be applied against the principal amount outstanding and shall not extend or postpone the due date of any subsequent monthly installments or change the amount of such installments, unless the holder hereof shall otherwise agree in writing. If, within five years from the date of this Note, the undersigned makes any prepayments in any twelve month period beginning with the date of this Note or anniversary dates thereof ("loan year") with money lent to the undersigned by a lender other than the holder hereof, the undersigned shall pay the holder hereof (a) during each of the first three loan years 4.125% percent of the amount by which the sum of prepayments made in any such loan year exceeds 20 percent of the original principal amount of this Note and (b) during the fourth and fifth loan years 3% percent of the amount by which the sum of prepayments made in any such loan year exceeds 20 percent of the original principal amount of this Note.

Presentment, notice of dishonor, and protest are hereby waived by all makers, sureties, guarantors and endorsers hereof. This Note shall be the joint and several obligation of all makers, sureties, guarantors and endorsers, and shall be binding upon them and their heirs, personal representatives, successors and assigns.

The indebtedness evidenced by this Note is secured by a Mortgage, dated of even date herewith, and reference is made thereto for rights as to acceleration of the indebtedness evidenced by this Note.

1107 Charter Oak Drive
Taylors, South Carolina 29687
Property Address

William Alton Cooper (Seal)
(William Alton Cooper)
Ruth C. Cooper (Seal)
(Ruth C. Cooper)
(Seal)

SOUTH CAROLINA—FHLMC—12/71—1 to 4 Family

(Execute Original Only)

FORM NO. 65-081 (10 72)

EXHIBIT A

4328 RV-2

0330