

INSTALLMENT PROMISSORY NOTE

\$120,000.00

Greenville, South Carolina

April 22, 1982

FOR VALUE RECEIVED, Undersigned promises to pay to the order of COMMERCIAL CREDIT BUSINESS LOANS, INC., herein called "Commercial Credit", at its office at Charlotte, North Carolina, or at such other place as Commercial Credit may designate, the sum of One Hundred Twenty Thousand Dollars (\$120,000.00) in Twenty-four (24) equal consecutive monthly installments of Five Thousand Dollars (\$5,000.00) each, the first being due and payable on May 22, 1982, the succeeding installments being due on the same day of each month thereafter for the next succeeding Twenty-three (23) months, and with the final installment and any interest thereon due and payable on April 22, 1984. Interest on the unpaid balance shall be payable monthly at the rate of 21% per annum.

If, at any time subsequent to the date hereof, the prime rate, i.e. the interest rate charged from time to time by a majority of the five (5) leading New York City banks to their prime commercial customers, which currently is 16.50%, be increased or decreased, the rate of interest payable hereunder shall be similarly increased or decreased by an amount equal to the amount of such change in such prime rate. However, said rate of interest payable hereunder shall not be changed for any changes in such prime rate below 10.00%.

The indebtedness evidenced by this Note is secured by, among other things, a Mortgage of Real Estate executed and delivered by Undersigned to Commercial Credit, dated evenly herewith, covering the therein described real property of Undersigned located in Greenville, Greenville County, South Carolina, and by a continuing security interest granted by Undersigned to Commercial Credit in all of Undersigned's accounts and inventory.

If Undersigned should fail to pay any amount due hereunder for a period of thirty (30) days or more, or if default should occur under any agreements from Undersigned to Commercial Credit, the entire unpaid amount hereof, at the option of the holder hereof, shall immediately become due and payable. If this Note is placed with an attorney for collection, then Undersigned agrees to pay reasonable attorney's fees.

Undersigned, including any endorser hereof, hereby waive presentment, demand, protest, notice of protest and nonpayment or dishonor, notice of the sale of any collateral security and all benefit of valuation, appraisal and all exemption laws now in force or hereafter passed, including stay of execution and condemnation.

ATTEST:
(Corporate Seal)

UNITED MEDICAL AND SURGICAL
SUPPLY COMPANY

s/ J. B. Jones
Secretary

By: s/ C. Donald Stone
President

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