

VALUE AT MATURITY
\$4,983.95

SERIES 1984-A BOND NUMBER XXXX
11% FIRST MORTGAGE COMPOUND INTEREST BOND
ISSUER
HARMONY FELLOWSHIP CHURCH, INC.
VOL. 1036 PA. 236

VALUE AT MATURITY
\$4,983.95

GREER, SOUTH CAROLINA, AN ELEEMOSYNARY CORPORATION

Hereby promises to pay the registered holder hereof in lawful money of the United States for Value Received
THE SUM OF FOUR THOUSAND NINE HUNDRED EIGHTY-THREE AND 00/100 DOLLARS

PAYABLE ON THE 1ST DAY OF APRIL, 1999
PAYING AGENT: AMERICAN CHURCH TRUST COMPANY, HOUSTON, TEXAS

such sum representing 11% interest per annum compounded semi-annually on the 1ST day of
OCTOBER and APRIL each year plus return of the original investment.
DATE OF ISSUE AMOUNT INVESTED YEARS MATURITY DATE MATURITY VALUE
04/01/84 \$1,000.00 15 04/01/99 \$4,983.95

REGISTERED OWNER

EXHIBIT D

PAYING AGENT / REGISTRAR / TRUSTEE

AMERICAN CHURCH TRUST COMPANY
14615 BENFER ROAD, SUITE 200
HOUSTON, TEXAS 77069

This bond is one of a series aggregating the sum of \$115,000.00 issued by the Issuer pursuant to a duly enacted Resolution of the Issuer for the purposes of financing the project specified therein and in accordance with the terms of a Trust Indenture (hereinafter called "Indenture"). Said Indenture is filed in the appropriate records of the Issuer's domicile and such Indenture is hereby referred to and made a part hereof for all purposes as if it were set out herein in full.

The Issuer reserves the right to redeem this bond prior to maturity by paying to the registered holder hereof, at the office of the Paying Agent the principal amount hereof together with accrued interest. Notice of such redemption shall be given to the registered holder of this bond in accordance with the provisions of the Indenture. The right of redemption may be exercised on any of the semi-annual compounding dates of this bond issue, and in the event this early redemption is exercised, this bond shall not yield interest from and after the date fixed for its redemption.

The Issuer reserves the right to issue additional bonds for the purposes and under the terms set forth in the Indenture. The indebtedness evidenced by this bond is secured by a lien upon the property described in the Indenture and no other indebtedness hereafter created by the Issuer shall be on a parity and equality with this bond unless the indebtedness is specifically placed on a parity and equality with this bond in accordance with the Indenture.

IN WITNESS WHEREOF, the Issuer has caused this bond to be executed on its behalf and to be attested, as of the issue date entered above.

SPECIMEN
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SPECIMEN

DAN L. SMITH
PRESIDENT

ALTON L. EVERY
SECRETARY/TREASURER

Unless this bond has been executed by the Registrar this bond shall not be entitled to any benefit under the Indenture or be valid or obligated for any purpose.

ISSUED SUBJECT TO THE TERMS AND
CONDITIONS ON REVERSE SIDE

SPECIMEN
Authorized Signature of Registrar

TABLE OF VALUES

| YEAR | VALUE | YEAR | VALUE | YEAR | VALUE | YEAR | VALUE |
|--------|------------|------|------------|--------|------------|------|------------|
| 1/2 | \$1,055.00 | 1 | \$1,113.03 | 1 1/2 | \$1,174.24 | 2 | \$1,238.82 |
| 2 1/2 | \$1,306.96 | 3 | \$1,378.84 | 3 1/2 | \$1,454.68 | 4 | \$1,534.69 |
| 4 1/2 | \$1,619.09 | 5 | \$1,708.14 | 5 1/2 | \$1,802.09 | 6 | \$1,901.21 |
| 6 1/2 | \$2,005.77 | 7 | \$2,116.09 | 7 1/2 | \$2,232.48 | 8 | \$2,355.26 |
| 8 1/2 | \$2,484.80 | 9 | \$2,621.47 | 9 1/2 | \$2,765.65 | 10 | \$2,917.76 |
| 10 1/2 | \$3,078.23 | 11 | \$3,247.54 | 11 1/2 | \$3,426.15 | 12 | \$3,614.59 |
| 12 1/2 | \$3,813.39 | 13 | \$4,023.13 | 13 1/2 | \$4,244.40 | 14 | \$4,477.84 |
| 14 1/2 | \$4,724.12 | 15 | \$4,983.95 | | | | |

NOTICE TO BONDHOLDERS

Since the Issuer has reserved the right of early payment of its bonds by paying principal and interest accrued to date, it is important that you keep the Registrar informed of your address.