

From Offices Of
JOHN G. CHEROS
ATTORNEY AT LAW
Greenville, South Carolina

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\$ 32,000.00 January 1, 1982

FOR VALUE RECEIVED, the undersigned Eugene A. Nignacco, Jr.

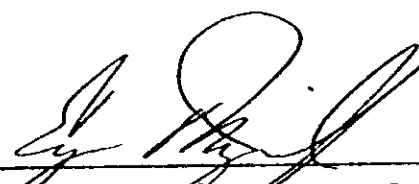
promises to pay to Yosiko S. Edwards

OR ORDER, the sum of Thirty-two Thousand and no/100 DOLLARS

with interest thereon from date at the rate of ten (10%) per cent,
per annum, to be computed and paid on demand, until paid in full; all interest not paid when
due to bear interest at the same rate as principal.

AND the maker(s) hereby agree that if at any time any portion of said principal or interest shall be past due and unpaid, or on default in any other term of this note, or any term of the mortgage securing it the whole amount evidenced by this note shall, at the option of the holder thereof, become immediately due, and said holder shall have the right to institute any proceedings upon this note and any collaterals given to secure the same for the purpose of collecting said principal and interest, with cost and expenses, or of protecting any security connected herewith. The Makers and endorsers of this note hereby waive protest, presentation and notice of dishonor.

AND the maker(s) further agree hereby that if any part of the money due hereon be not paid when due, or if this note be placed in the hands of an attorney for collection, or if this debt, or any part thereof, be collected by an attorney, or by legal proceedings of any kind, a reasonable attorney's fee, besides all costs and expenses incident upon such collection, shall be added to the amount due upon this note and be collectible as a part thereof.



Eugene A. Nignacco, Jr. (SEAL)

_____ (SEAL)

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