

"Exhibit A"

FOR VALUE RECEIVED the undersigned (jointly and severally if more than one) promise to pay to the order of Three thousand five hundred and no/100 DOLLARS

to FIRST PIEDMONT BANK AND TRUST COMPANY or order, payable at its offices in Greenville, South Carolina, to be paid as follows:

- () On demand. Subject to the right of the bank at any time to demand payment of said note, the latest date to be billed and due the 20th day of March, June, September, December. The interest rate shall be _____ providing however, that the interest rate shall never exceed the maximum amount allowed by South Carolina law.
- () 90 days after date of this note, the maturity date being June 17 1976
- () _____ equal payments of \$ _____ beginning _____ and continuing on the same date of each succeeding month.

Interest at the rate of 9 per cent per year shall be payable on the principal amount of this note together with all costs of collection including a reasonable attorney's fee if collected by legal action or through an attorney-at-law. In the event of default of either principal and/or interest is in default for 10 or more days, the customer agrees, at the option of the bank, to pay a delinquency charge of 1/2% of such payment or \$5.00, whichever is less.

This note shall, at the option of the Payee (which term shall include any Holder), become immediately due and payable, without demand or notice, if the Payee in good faith deems that the prospect of payment by any Obligor is impaired or upon the failure to make any payment of principal or interest called for herein when due, or upon the occurrence as to any Obligor of any of the following events: the death, dissolution, termination of existence, any acts of insolvency, business failure or assignment for the benefit of creditors, filing of a voluntary or involuntary petition, by or against any Obligor under any provision of the Bankruptcy or Insolvency laws, entry of judgment against any Obligor, or if any levy, attachment or garnishment is issued or any lien is filed against any Obligor's property, or any judgment or decree for payment of a receiver or trustee for any of the property of an Obligor. Each Obligor, jointly and severally, waive presentment for payment, protest and notice of dishonor and non-payment of this note and all defenses on the ground of any expiration of time and all other indulgences or any release of parties, guarantors or collateral with or without consideration.

Each Obligor hereby agrees that upon default in the payment of any money due hereunder, or upon any other default or upon acceleration as herein set forth, the Payee is authorized, in addition to all other rights and remedies it might have in law or in equity, to set off against this note, whether or not matured, all money owed by the Payee to such Obligor, whether or not due, and to charge any indebtedness of any Obligor hereon against any deposit account, general or special, of any Obligor hereon to the extent permitted by law.

The term "Obligor" as used in this note shall mean all parties and each of them directly or indirectly obligated for the indebtedness which this note evidences, whether as principal, maker, endorser, surety, guarantor or otherwise. Insurance: Credit Life Insurance coverage is voluntary and not required for credit. Borrower(s), however, having first examined the cost of said insurance for the term of this transaction, as indicated adjacent herein, voluntarily elects to purchase such insurance.

1. Proceeds	
2. Other Charges	
a. Documentary Stamps	<u>1.44</u>
b. Credit Life Insurance	
c. _____	<u>1.44</u>
Total	<u>3550.56</u>
3. Amount Financed	<u>3552.99</u>
FINANCE CHARGE	
a. Prepaid Finance Charge	<u>48.00</u>
b. Interest (if demand note, interest is calculated for a 6 month period using the rate stated above)	
c. _____	
TOTAL FINANCE CHARGE	<u>48.00</u>
5. Total of Payment	<u>3600.00</u>
6. ANNUAL PERCENTAGE RATE	<u>1.11</u>

Signed _____ Date _____
Prepayment Rebate: In the event this loan is prepaid in full prior to maturity, the borrower(s) will receive a rebate of unearned interest, if any, as follows, except that no rebate will be made if such interest rebate is less than \$1.00, or if the finance charge earned at the time of the prepayment is less than \$5.00, then only the unearned interest in excess of \$5.00 shall be rebated. If the obligation is a single payment or demand note, the unearned interest will be rebated pro rata. If the obligation is repayable in two or more installments, the unearned interest will be rebated under the following formula:

NAME: Tiffany Hanger Inc.
Address: P.O. Box 6266 Starr
Clemmille, S.C. 29606
Telephone: _____
THE UNDERSIGNED BORROWER(S) ACKNOWLEDGE RECEIPT OF A COMPLETELY FILLED-IN COPY OF THIS NOTE AND DISCLOSURE STATEMENT.
Tiffany Hanger Inc.
By: [Signature]
[Signature]

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