NOTE

(Renegonable Rate Note)		
\$ _75,000.00	Greenville	_ , South Carolina
	October 30	, 19
FOR VALUE RECEIVED, the undersigned ("Borrow SAVINGS AND LOAN ASSOCIATION, GREENVILLE, SOUND Seventy-Five Thousand & No/100 Dollars, with interpret to the Original Interest Rate of10.875 percentage Term"). Principal and interest shall be payable at Greenville, South Carolina or suc	UTH CAROLINA , or order, the principal balance (rest on the unpaid principal balance (at per annum until <u>May 1, 198¹</u> 101 East Washington Street	incipal sum of from thedate of this (end of "Initial
Greenville, South Carolina or succonsecutive monthly installments of Seven Hundred Dollars (\$ 767.78	nonth beginning	, 1980, until the entire balance of be due and payable. com the end of each the covenants and this Note is paid in val. Loan. Terms of osed to the Borrower, except for the final.
1. The interest rate for each successive Renewal L. decreasing the interest rate on the preceeding Loa Average Mortgage Rate Index For All Major Le published prior to ninety days preceeding the command the Original Index Rate on the date of closing. I a successive Loan Term shall not be increased or decreased interest rate in effect during the previous Lo Original Interest Rate set forth hereinabove. 2. Monthly mortgage principal and interest pay determined as the amount necessary to amortize the beginning of such term over the remainder of determined for such Renewal Loan Term.	on Term by the difference between the enders ("Index"), most recently and mencement of a successive Renewal Interpretated however, the Renewal Interpretated more than1.50 part of the more than five percent for each Renewal Loan Term outstanding balance of the indebted	he National nounced or Loan Term, rest Rate for percent from nt from the rm shall be dness due at
3. At least ninety (90) days prior to the end of the Infor the Final Renewal Loan Term, the Borrower sl Interest Rate and monthly mortgage payment wh Term in the event the Borrower elects to exterindebtedness due at or prior to the end of any term Note shall be automatically extended at the Renewal Errm, but not beyond the end of the last Renewal. Borrower may prepay the principal amount or	nall be advised by Renewal Notice of the shall be in effect for the next Rend the Note. Unless the Borrower during which such Renewal Notice wal Interest Rate for a successive Real Loan Term provided for herein.	the Renewal newal Loan repays the is given, the newal Loan Note Holder
may require that any partial prepayments (i) be made (ii) be in the amount of that part of one or more more principal. Any partial prepayment shall be applied shall not postpone the due date of any subsequents auch installments, unless the Note Holder shall of the Note	onthly installments which would be a d against the principal amount outs it monthly installment or change th	ipplicable to tanding and
5. If any monthly installment under this Note is no specified by a notice to Borrower, the entire printhereon shall at once become due and payable at a shall not be less than thirty (30) days from the dexercise this option to accelerate during any defaul If suit is brought to collect this Note, the Note Ho and expenses of suit, including, but not limited	ncipal amount outstanding and acci the option of the Note Holder. The d ate such notice is mailed. The Note t by Borrower regardless of any prior lder shall be entitled to collect all reas to, reasonable attorney's fees.	rued interest late specified Holder may forbearance. sonable costs
 Borrower shall pay to the Note Holder a lainstallment not received by the Note Holder with 7. Presentment, notice of dishonor, and prote guarantors and endorsers hereof. This Note shall 	hin fifteen (15) days after the install est are hereby waived by all make	ment is due. ers, sureties,
sureties, guarantors and endorsers, and shall be bir 8. Any notice to Borrower provided for in this No to Borrower at the Property Address stated bel designate by notice to the Note Holder. Any notice notice to the Note Holder at the address stated in address as may have been designated by notice to	ote shall be given by mailing such not ow, or to such other address as Bo to the Note Holder shall be given by t the first paragraph of this Note, or	ice addressed orrower may mailing such
9. The indebtedness evidenced by this Note is attached rider ("Mortgage") of even date, with term is made to said Mortgage for additional rights as this Note, for definitions of terms, covenants an	m ending <u>April 1, 2001</u> , as to acceleration of the indebtedness	and reference evidenced by
Owens Road, Greer	Kelecca O.	Dapp
South Carolina Property Address		
m norgenery assessed		

exhibit "A" TO RENEGOTIABLE RATE MORIGAGE DATED October 30, 1980 at 2:59 P.M.

RECORDS. OCT 3 1 1980

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