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any time thereafter the Holder may declare the entire principal balance due hereunder, together with all accrued interest thereon, immediately due and payable. In the event a default occurs, the Debtor shall have (i) in the case of a default in the payment of any monies five (5) days, or (ii) in the case of a default in the performance other than the payment of monies, fifteen (15) days after the giving of written notice of default from the Holder; provided, however, that in the case of a default under Item (ii) above which reasonably requires more than fifteen (15) days to cure, the Holder shall not accelerate this Note so long as (1) Debtor commences curative action within the fifteen (15) day period and thereafter proceeds with due diligence in good faith to cure the default as promptly as possible, and (2) the Holder will not be materially prejudice by such delay. Any payment of money due to the Holder after notice of default shall be made in federal or other immediately available funds.

C. Irrespective of any other remedy to which the Holder is entitled, in the event any installment payment specified herein is not received by the Holder ~~XXXXXX~~ by the due date hereof, the Holder shall be entitled to a service charge (which shall be due and payable upon demand) equal to five (5%) percent of the installment payment which is past due.

D. The invalidity of any provision of this Note shall not affect the validity of any other provision hereof.

E. The acceptance after maturity of any payment with respect to this Note shall not constitute a waiver of the right of the Holder to demand the payment in full of any unpaid balance. No delay or failure on the part of the Holder in the exercise of any right or remedy shall operate as a waiver thereof, and no single exercise of any right or remedy shall preclude the Holder from the exercise of any other or further rights or remedies.

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F. The Debtor expressly waives demand, presentment, protest and notice of non-payment or dishonor, and agrees to remain bound hereby until all amounts due hereunder are paid in full, notwithstanding any extension of the time for payment which may be granted even though the period of extension be indefinite.

G. In the event this Note is placed in the hands of an attorney for collection, all expenses of Holder, including reasonable attorneys fees, shall be added to this Note and collected as a part hereof.

H. The Debtor reserves the right to prepay this Note in whole (and not in part) at any time upon ten (10) day's prior written notice without fee or penalty.

I. This Note shall be construed in accordance with the laws of the State of South Carolina.

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