

1000.00 Greenville, S.C. *Sept 13 1973* Officer *J.J. S.* Rate *8%* No. *0913730*

FOR VALUE RECEIVED the undersigned (jointly and severally if more than one) promise to pay the sum of

Sixty thousand and 00/100 DOLLARS

to FIRST PIEDMONT BANK AND TRUST COMPANY, or order payable at its offices in Greenville, South Carolina, to be paid at following intervals: *180* days after date of this note, and thereafter at the same time each year until paid in full, plus interest at the rate of *8%* per annum, calculated on the unpaid principal balance of this note.

() On demand. Subject to the right of the bank at any time to demand payment of said note, the interest will be paid quarterly, on 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.

180 days after date of this note, the maturity date being: *March 12 1974*

() equal payments of \$ *100* beginning *1974*

and continuing on the same date of each succeeding month,

any interest at the rate of *8%* per annum, plus attorney's fees if collected by legal action or through an attorney-at-law. In the event the payment 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 *5%* of such payment of \$*100*, 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, credit, any levy, attachment or garnishment is issued or any lien is filed against any Obligor's property, or appointment of a receiver or trustee for any of the property of an Obligor. Each Obligor, jointly and severally, waive presentation for payment, protest and notice of dishonor and non-payment of this note and all defenses on the ground of any extension, of time and all other indulgences or any release of parties, guarantors, or collateral with or without consideration.

Each Obligor hereeto 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 hereto, voluntarily elect to purchase such insurance.

1. Proceeds *6,717.20*
2. Other Charges *2.80*
3. Documentary Stamps *2.80*
4. Credit Life Insurance *2.80*
5. Total *6,720.00*
6. Amount Financed *6,720.00*

FINANCE CHARGE *280.00*
a. Prepaid Finance Charge
b. Interest (if demand note,
Interest is calculated for
a 6 month period using
the rate stated above)

TOTAL FINANCE CHARGE *280.00*
5. Total of Payment *7,000.00*

6. ANNUAL PERCENTAGE RATE *8.33*
THE UNDERSIGNED BORROWER(S) ACKNOWLEDGE
RECEIPT OF A COMPLETELY FILLED-IN COPY OF
THIS NOTE AND DISCLOSURE STATEMENT.

Name: *W.E. Connor*
Address: *P.O.Bx 8193*
Greenville, S.C.
29604

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Address: *P.O.Bx 8193*
Greenville, S.C.
29604