

NOTE

BOOK 1504 PAGE 713

Date May 2, 19 80

4 Byrd Court
(Street address of maker)

Taylor
(Town)

S.C.
(State)

FOR VALUE RECEIVED, the undersigned promises to pay to the order of

Southland Trane
(Name and Business Address of Contractor)

Six Thousand Nine Hundred Seventy Two & 00/100ths
(Total of Payments)

Dollars \$ 6,972.00

Payable at the office of the payee designated above or such other location as the holder may designate in 84 monthly installments, the first installment being \$ 83.00 and the remaining installments being \$ 83.00 each with any unpaid balance due on the final payment due date.

The first installment payable one month from the date of completion of certain property improvements made pursuant to a home improvement sales contract between maker and contractor dated 5/2/80 unless a different first payment date is inserted here 6/20/80 the remaining installments thereafter payable on like date of each month.

Payment of this note is subject to the terms of said home improvement sales contract between Maker and Contractor. Whenever 10% or more of any payment is not made within 10 days after due date, Maker agrees to pay late charges of five cents (\$05) per dollar or five dollars (\$5), whichever is less, in addition to the regular installment. Maker agrees to pay reasonable attorney's fees not in excess of 15% of the amount due and payable under this note if this note is referred to a collector, not a salaried employee of the payee of this note. Maker also agrees to pay reasonable expenses incurred by Holder in realizing on Holder's security interest.

If any installment on this note is not paid when due, the entire amount unpaid hereon, less unearned charges, shall become due and payable forthwith at the election of the Holder of this note. Holder's failure to specifically enforce the terms of this Note shall not constitute an election, waiver, or estoppel by or against Holder.

In the event of prepayment in full, Maker will receive a refund of the unearned portion of the finance charge portion of this note, provided however, that the Holder may retain a minimum finance charge of \$5.00 where the original amount financed was \$75.00 or less, or \$7.50 where the original amount financed was more than \$75.00. No refund of less than \$1.00 will be made. Where the original term is not more than 61 installments, refunding will be made based on the Rule of 78ths from the first day of the computational period following that in which prepayment occurs to the scheduled final due date. In all other cases, refunding will be on the actuarial method by applying the annual percentage rate, which is disclosed in the Home Improvement Sales Contract between Maker and Contractor, to the actual unpaid balances of the amount financed for the actual time that the unpaid balances were outstanding at the time of prepayment.

The makers and endorsers of this note hereby severally waive presentment, demand, protest and notice of dishonor.

Witness my hand and seal
our

Harry Lee Wright (Seal)
Maker sign here
Alex Wright (Seal)
Maker sign here
Maker sign here (Seal)

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