

The indebtedness evidenced by this Note is secured by a Mortgage dated August 19, 1982, and reference is made to the Mortgage for rights as to acceleration of the indebtedness evidenced by this Note.

In the event that any applicable law limiting the amount of interest or other charges permitted to be collected on a loan is interpreted so that any charge provided for in this Note or in the Mortgage, whether considered separately or together with other charges, violates such law, such charge is hereby reduced to the extent necessary to eliminate such violation. The amounts of such interest or other charges previously paid to Noteholder in excess of the amounts permitted by applicable law shall be applied by Noteholder to repay the unpaid accrued interest account balance and then to reduce the principal of the indebtedness evidenced by this Note, or, at Noteholder's option, be refunded. Notwithstanding the above, no subsequent usury limitation imposed by any applicable law will affect the validity or enforceability of this Note.

Witness the hand(s) and seal(s) of the undersigned.

Robert A. Collier (SEAL)  
Robert A. Collier

414 Sweetwater Road

Diane M. Collier (SEAL)  
Diane M. Collier

Greer, SC 29651

Property Address

(Execute Original Only)

\* \* \* When used in the foregoing instrument, the word "principal" includes any unpaid accrued interest or balance defined in this Note as "interest". Interest shall not be deemed to be a part of the principal of the indebtedness evidenced by this Note.

Robert A. Collier  
Robert A. Collier

Diane M. Collier  
Diane M. Collier

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