

Notwithstanding anything contained herein to the contrary, Payee may at its option, at the end of the sixth year, upon 120 days written notice, call this Note and the entire indebtedness secured declared to be immediately due and payable. If the loan is not called at the end of the sixth (6th) year Payee will have the option to call the loan at the end of the 10th, 15th, and 20th years. In the event Southern Farm calls the principal balance due, there will be no prepayment penalty charged to the borrower.

The Maker hereby agrees to pay all expenses incurred, including an additional 10% on the amount of principal and interest hereof as attorney's fees, all of which shall become a part of the principal hereof, if this Note is placed in the hands of an attorney for collection, or if collected by suit or through any probate, bankruptcy or any other legal proceedings.

Each maker, surety and endorser waives demand, grace, notice, presentment for payment, and protest and agrees and consents that this Note and the liens securing its payment may be renewed and the time of payment extended without notice, and without releasing any of the parties.

The payment of this Note is secured by a Mortgage and Security Agreement of even date herewith executed by the undersigned covering the following described property, to-wit:

ALL that piece, parcel or tract of land containing 3.507 acres, more or less, situate, lying and being on the eastern side of Ridge Road, in the County of Greenville, State of South Carolina, being shown and designated on a plat entitled "Survey for Sunbelt Properties, Inc.," prepared by Freeland and Associates, dated September 28, 1981, and recorded in the RMC Office for Greenville County, South Carolina, in Plat 8V at page 2, and also shown on a more recent survey prepared by Freeland & Associates, dated April 18, 1983, entitled "Survey for Sunbelt Properties, Inc." and recorded in the RMC Office for Greenville County in Plat Book 90, Page 33, and having, according to the more recent survey, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of right-of-way of Ridge Road located South 103 feet, more or less, of East Parkins Mill Road; thence S. 20-06 E. 184.18 feet to an iron pin; thence S. 20-14 E. for a total distance of 483.33 feet to an iron pin; thence S. 69-31 W. 132.61 feet to an iron pin; thence S. 22-13 E. 136 feet to an iron pin; thence S. 69-15 W. 338.13 feet to an iron pin on the eastern side of Ridge Road right-of-way; thence with said right-of-way of Ridge Road the following courses and distances: N. 12-35 E. 685.45 feet to an iron pin; thence N. 5-52 E. 115.76 feet to an iron pin; thence N. 1-07 W. 134.27 feet to the point of BEGINNING.

SUNBELT PROPERTIES, INC.  
A South Carolina Corporation

By: Donald A. Ferguson  
President