

repay the unpaid principal balance of my loan in full at the rate of interest I am required to pay by Section 2(A) and 2(C) above in substantially equal payments on February 1 20 14, which is called the "Maturity Date." My first Full Monthly Amount is U.S. \$ 173.67. Before each Interest Change Date, the Note Holder will calculate the new Full Monthly Amount which I will owe each month beginning on the first monthly payment date after the Interest Change Date.

The Full Monthly Amount I owe may be more or less than the amount I am required to pay each month. Section 4 below states the amount of my monthly payment and how it will change. Section 5 below describes how my unpaid principal balance will change if the amount of my monthly payment and the Full Monthly Amount are different.

4. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month. My monthly payments will be applied to interest before principal.

I will make my monthly payments on the first day of each month beginning on March 1 19 84. I will make these payments every month until I have paid all the principal and interest and any other charges described below that I may owe under this Note. If I still owe amounts under this Note on the maturity date, I will pay those amounts in full on that date. Those amounts could be greater than the amount of my last monthly payment before the maturity date.

I will make my monthly payments at 101 East Washington Street,  
Greenville, SC  
or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 173.67. The Note Holder will change my monthly payment as required by Section 4(C) below on the 6th Interest Change Date and on that day every 36th month thereafter. Each of these dates is called a "Payment Change Date." The Note Holder will also change my monthly payment on any Interest Change Date if Section 5(B) below requires me to pay the Full Monthly Amount.

(C) Calculation of Monthly Payment Changes

Before each Payment Change Date, the Note Holder will calculate a new monthly payment sufficient to repay the unpaid principal balance on my loan in full on the maturity date at the Payment Rate in substantially equal payments. The "Payment Rate" is the most recently published index at time of notification of payment change, plus two & one half percentage point (2.50 %) margin, rounded to the nearest one-eighth of one percentage point (0.125%).

J.S.O. 2  
C.V.O. 2

I will change the amount of my new monthly payment until the next Payment Change Date unless Section 5(B) below requires me to pay the Full Monthly Amount.

(D) Payment Cap Provision

       This Note does not contain a payment cap provision.  
xx This Note contains a payment cap provision whereby the new monthly payment cannot exceed the previous monthly payment amount by more than 7.500 % of the previous monthly payments. This payment cap applies for changes in year(s) four only. This payment cap will not apply if the limitation would cause the principal balance of the loan to exceed 125% of the original principal amount. [See Section 5(B)].

(E) Effective Date of Payment Changes

Until my monthly payment is again changed, I will pay the amount my new monthly payment each month beginning on the first monthly payment date after the Payment Change Date, or Interest Change Date if I am required to pay the Full Monthly Amount.

5. UNPAID PRINCIPAL BALANCE

(A) Changes in My Unpaid Principal Balance

My monthly payment could be less than the amount of the interest portion of my new Full Monthly Amount after an interest Change Date. If so, the Note Holder will subtract the amount of my monthly payment from the amount of interest I owe and will add the difference to my unpaid principal balance each month. The Note Holder will also charge interest at the rate determined in Section 2 above on the amount of this difference and will add the interest to my unpaid principal balance each month.

My monthly payment could be more than the amount of the Full Monthly Amount. If so, the Note Holder will subtract the difference from the unpaid principal balance of my loan each monthly until the next Interest Change Date as if I had made a partial prepayment under Section 7 below.

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