

PROMISSORY NOTE

\$ 8901.50 Greenville, South Carolina  
November 23, 1971

FOR VALUE RECEIVED, We, the undersigned, jointly and severally promise to pay to the order of \_\_\_\_\_  
HAROLD C. BOWLIN the principal sum  
of Eight Thousand Nine Hundred and One and Fifty/100-----Dollars (\$8901.50)  
with interest from date hereof at the rate of 10% per annum on the unpaid principal balances, in 60 consecutive  
monthly installments, which include interest, as follows: On the 1st day of January, 1972, an  
installment of One Hundred eighty-nine and Sixteen/100-----Dollars (\$ 189.16)  
and thereafter on the same day of each and every succeeding month an installment of like amount as the first installment until  
the entire principal sum and interest are paid in full; provided, however, the final installment shall not exceed the unpaid principal  
balance and accrued interest. Each installment shall be applied first to the accrued interest and the remainder thereof to the un-  
paid principal balance.

This note is payable at the office of the above named Payee, in Greenville, South Carolina or such other  
place or places as the holder hereof may direct.

Time is of the essence hereof and in the event any installment or any part thereof, either principal or interest, is not paid on  
the date it becomes due, then the entire unpaid balance of this note shall, at the option of the holder hereof, immediately become  
due and payable without notice or demand, and failure on the part of the holder to exercise such option upon default shall not  
constitute a waiver or an estoppel to later declare a default, such right being a continuing one.

All makers, endorsers, and guarantors, jointly and severally, expressly waive demand and/or presentment for payment, notice  
of nonpayment, protest, notice of protest, and diligence in bringing suit against any party hereto and all of said parties consent  
that the time of payment may be extended from time to time either before or after maturity without notice to them and further  
consent that all or any part of the security for the payment hereof may be released without their approval and without notice to  
them. All makers, endorsers and guarantors, jointly and severally, further waive the benefit of our Homestead exemption, Dower  
and Curtesy exemption, and all other State exemptions as to this debt.

The privilege is reserved and given to make additional payments on the principal of this note on the due date of any in-  
stallment prior to maturity. Such prepayment, however, shall be for the exact amount of such part or portion of any consecutive  
number of the next ensuing monthly payments as would be applied to principal if these monthly payments were made when due.  
Any partial prepayment of principal shall not have the effect of suspending or deferring the monthly payments herein provided for,  
but the same shall continue to be due and payable on each due date subsequent to such partial payment of the principal and  
shall operate to effect full payment on the principal at an earlier date.

In the event, any installment remains unpaid for a period of five (5) or more days, the undersigned agrees to pay, in addition  
to said installment, an amount, not to exceed a sum equal to 5% of the amount of said delinquent installment to reimburse the  
holder for additional cost in handling delinquent accounts; provided however, the right of the holder to make said charge shall  
not prevent the holder hereof from declaring the entire unpaid balance immediately due and payable in the event of default at  
any time before the expiration of said five (5) day period.

If this note is placed in the hands of an attorney for collection, the undersigned agrees to pay all costs of collection, includ-  
ing a reasonable attorney's fee.

This note is given to evidence the unpaid purchase price of that real estate described in, and is secured by the lien of, that  
deed of trust of even date herewith, on real estate described as follows: lot no(s) 583 on the Plan of  
GUINEVERE HEIGHTS, SECTION NO.15 es of record in  
Plat Book 8, Page 149, Register's Office, Hawkins County, Tennessee.

1. Cash Price .....	\$ 9370.00
2. Cash Down Payment—Total Down Payment .....	\$ 468.50
3. Unpaid Balance of Cash Price (Item 1 minus Item 2) .....	\$ 8901.50
4. Other Charges	
Recording Fees .....	\$ 12.50
Title Examination .....	\$ 25.00
Other (Specify) .....	\$ 0.0
Total of Other Charges .....	\$ 0.0
5. Amount Financed (Sum of Items 3 and 4)—Unpaid Balance	\$ 8901.50
6. FINANCE CHARGE (estimated) .....	\$ 2447.91
7. Total of Payments (Sum of Items 5 and 6) .....	\$ 11349.60
8. Deferred Payment Price (Sum of Items 1, 4 and 6) .....	\$ 11818.10

This instrument shall be construed ac-  
cording to the laws of the State of  
Tennessee.

Each of the undersigned acknowledge  
receipt of a completed copy hereof.

ANNUAL PERCENTAGE RATE Ten (10) %

Address:

Greenville, South Carolina

*Steve Gillett*

*Exhibit A  
page #1*

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*OBET  
#3*