

The CanDoBank
Member FDIC Equal Housing Lender

NOTE AND SECURITY AGREEMENT

\$ 1340.00

DATE Aug 11 80

Value Received, the UNDERSIGNED, jointly and severally, promise to pay to the order of:

FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA
(hereinafter referred to as Bank)

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at its office in Charleston, South Carolina
the sum of Thirteen Hundred Forty Dollars

payable as follows 180 Days Aug 9, 1980

with interest thereon 13% at the rate of 13% per annum interest at the maturity date will be charged after maturity date shown hereon, or after demand in the case of Demand Notes, together with all costs of collection, including 15% attorney's fees (unless the Finance Charge hereunder is in excess of eighteen percent (18%) per annum and the principal hereunder is \$1,000.00 or less)

PREPAYMENT: If this obligation is paid in full prior to maturity, any precomputed interest shall be retaken on the actual method subject to a refund adjustment in an amount that will provide the Bank with a minimum earned Finance Charge of \$7.50.

Undersigned has the right to choose the agent or company through which property damage insurance is to be obtained.

Date Finance Charge begins to accrue if other than above: 19

PURPOSE OF LOAN: Personal Bills

Undersigned may furnish any or all the insurance indicated herein through an agent of his choice.

The purchase of credit life insurance is not required for credit.

After receiving verbal disclosure of the cost of such insurance, I hereby acknowledge my request for this coverage at the premium shown in item (7).

SIGNATURE OF INSURED: [Signature]

Date Signed: _____ Date of Birth: _____

(1) Proceeds	.....	(1) \$ <u>1253.00</u>
(2) Other Charges:		
(a) Documentary Stamps	..... \$ <u>.50</u>	
(b) Filing Fee \$ _____	
(c)	\$ _____	
(d)	\$ _____	
(e)	\$ _____	
(f) Credit Life Insurance Premium \$ _____	

Total Other Charges [Sum of (a), (b), (c), (d), (e), and (f)]	.....	(7) \$ <u>125.50</u>
(3) Amount Financed [Sum of (1) and (7)]	.....	(3) \$ <u>1127.50</u>
(4) FINANCE CHARGE	.....	(4) \$ <u>86.40</u>
ANNUAL PERCENTAGE RATE <u>13%</u>		
(5) Total of Payments [Sum of (3) and (4)]	.....	(5) \$ <u>1340.00</u>

[On Demand Notes, items (4) and (5) are based on 6 months maturity pursuant to Federal regulation.]

SECURITY This loan is unsecured

A security interest is retained in the following property, herein called Collateral and includes after acquired property (other than consumer goods which are not accessions) and will secure future advances and other indebtedness. The Undersigned also hereby agrees that all property of the Undersigned at any time coming into possession of the Bank shall constitute additional Collateral.

THE TERMS AND CONDITIONS AS SET OUT ON THE REVERSE SIDE HEREOF ARE A PART OF THIS NOTE.

THE UNDERSIGNED ACKNOWLEDGE(S) RECEIPT OF A COPY OF THIS NOTE WHICH WAS COMPLETELY FILLED IN PRIOR TO EXECUTION THEREOF INCLUDING THE DISCLOSURE PROVISIONS CONTAINED HEREIN

Term of Note <u>1-11-80</u>	Note Amount <u>1340.00</u>	<u>[Signature]</u> (Seal)
Start Date <u>7-9-80</u>	Discount <u>86.40</u>	<u>[Signature]</u> (Seal)
Rate <u>13</u>	Doc Stamps <u>.50</u>	<u>618 N. Duval St.</u> (Address)
Days <u>180</u>	Filing Fees _____	<u>Charleston S.C.</u> (Address)
Collateral <u>None</u>	Insurance _____	<u>29550</u> (Seal)
Branch <u>Charleston</u>	Date of Birth _____	(Endorser/Comaker)
Loan Officer <u>[Signature]</u>	Age <u>13/91</u>	(Endorser/Comaker) (Seal)

ORIGINAL

7204

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