

**EXHIBIT B**

 VALUE AT MATURITY <b>\$4,321.94</b>	<b>10 %</b> <b>FIRST MORTGAGE BOND</b>	NUMBER <b>XXXX</b> ISSUER	<b>10 %</b> <b>COMPOUND INTEREST BOND</b>	360X 150 <b>\$4,321.94</b>
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**STANDING SPRINGS BAPTIST CHURCH**  
**SIMPSONVILLE, SOUTH CAROLINA, A CORPORATION**

Hereby promises to pay the bearer in lawful money of the United States For Value Received

**THE SUM OF FORTY THREE HUNDRED TWENTY ONE AND -----94/100 DOLLARS**  
**PAYABLE ON THE FIRST DAY OF MAY 1995** upon surrender of this bond at the  
**PAYING AGENT BANK: BANKERS TRUST OF SOUTH CAROLINA, CORPORATE TRUST**  
**DEPARTMENT, COLUMBIA, SOUTH CAROLINA**

such sum representing **10 %** interest compounded semi-annually on the first day of **NOVEMBER**  
 and **MAY** each year plus return of the original investment.

DATE OF ISSUE	AMOUNT INVESTED	YEARS	MATURITY DATE	MATURITY AMOUNT
05/01/80	\$1,000.00	15	05/01/95	\$4,321.94

SERIES  
**1980-A**

This bond is one of a series numbered consecutively from **1** through **816** aggregating the sum of \$ **550,000.00** issued by the Issuer pursuant to a duly enacted Resolution of the Issuer for the purposes of financing the project specified therein and in accordance with the terms of a Trust Indenture (hereinafter called "Indenture"). Said Indenture is filed in the appropriate records of the Issuer's domicile and such Indenture is hereby referred to and made a part hereof for all purposes as if it were set out herein in full.

The Issuer reserves the right to redeem this bond prior to maturity by paying to the holder hereof, at the office of the Paying Agent, the principal amount hereof together with accrued interest. Notice of such redemption shall be given to the holder of this bond in accordance with the provisions of the Indenture. The right of redemption may be exercised on any of the semi-annual compounding dates of this bond issue, and in the event this early redemption is exercised, this bond shall not yield interest from and after the date fixed for its redemption.

The Issuer reserves the right to issue additional bonds for the purposes and under the terms set forth in the Indenture. The indebtedness evidenced by this bond is secured by a **FIRST** lien upon the property described in the Indenture and no other indebtedness hereafter created by the Issuer shall be on a parity and equality with this bond unless the indebtedness is specifically placed on a parity and equality with this bond in accordance with the Indenture.

The Issuer has assigned out of its income sums sufficient to pay all of the bonds of this bond issue as the same shall come due, such sums to be deposited in an interest and bond payment account with the Paying Agent and used for no other purposes. This bond, together with the interest, is secured by a **FIRST MORTGAGE OF REAL ESTATE** executed by the Issuer, which instrument is recorded in the appropriate records of the domicile of the Issuer, and is incorporated herein by reference and made a part hereof for all purposes as if it were set out in full herein.

This entire bond issue shall be in default upon the failure of payment of principal and accrued interest on any one bond requiring the Trustee to act according to the general provisions of the Indenture. The Trustee for the bondholders is **H. MICHAEL SPIVEY, MAULDIN, SOUTH CAROLINA** and the duties of the Trustee are set out in the Indenture.

IN TESTIMONY WHEREOF, the Issuer has caused its seal to be affixed hereto and this bond signed by its duly authorized officers.  
**STANDING SPRINGS BAPTIST CHURCH**  
**SIMPSONVILLE, SOUTH CAROLINA**

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**SEC.OF DEACONS/TRUSTEE V.CHM.OF DEACONS/TRUSTEE CH.OF DEACONS/TRUSTEE**  
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TRASURER'S CERTIFICATE: I, the undersigned Treasurer or Assistant Treasurer hereby certify that I have received payment for the foregoing bond and the same represents a valid obligation of the Issuer.

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 Treasurer or Assistant Treasurer

**TABLE OF FACTORS**

YEARS	FACTOR	YEARS	FACTOR	YEARS	FACTOR	YEARS	FACTOR
1 1/2	1.05000	1	1.10250	1 1/2	1.15762	2	1.21551
2 1/2	1.27628	3	1.34010	3 1/2	1.40710	4	1.47746
4 1/2	1.55133	5	1.62889	5 1/2	1.71034	6	1.79586
6 1/2	1.88565	7	1.97993	7 1/2	2.07893	8	2.18287
8 1/2	2.29202	9	2.40662	9 1/2	2.52695	10	2.65330
10 1/2	2.78596	11	2.92526	11 1/2	3.07152	12	3.22510
12 1/2	3.38635	13	3.55567	13 1/2	3.73346	14	3.92013
14 1/2	4.11614	15	4.32194				

**NOTICE TO BOND HOLDERS**

Since the Issuer has reserved the right to early payment of its bonds by paying principal and interest accrued to date, it is important that you see the issuer printed on your address. Should you sell this bond, please notify the Issuer or the purchaser's address.

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