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charged by banks in Greenville, South Carolina on December 31, 1977, provided, however, if such adjusted interest rate exceeds the maximum rate allowed by law, interest after December 31, 1977 shall be computed at an annual rate equal to the maximum rate allowed by law. All interest not paid when due shall bear interest at the same rate as principal.

The privilege is reserved to pay the entire balance of the loan at any time without penalty.

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