

EXHIBIT "A"

MORTGAGE NOTE

1129-772

OF

M. L. Lanford, Jr.

TO

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION

\$ 50,400.00

Greenville, S. C. March 27 1978

FOR VALUE RECEIVED, the undersigned promise(s) to pay to the FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, Greenville, S. C. or order, at its offices in Greenville, S. C., the principal sum of Fifty Thousand Four Hundred and no/100 Dollars (\$50,400.00), together with interest at the rate(s) hereinafter specified, in the monthly installments hereinafter specified, beginning on the 1st day of September, 1978, and on the same day of each succeeding month thereafter until paid in full. Interest at the rate of Nine (9%) per cent per annum shall be paid on the first day of each month hereafter prior to the said month specified for the commencement of the stipulated payments of principal and interest.

All interest herein specified shall be computed monthly on the unpaid balance of the indebtedness, and any interest not paid when due shall become a part of the principal debt and bear interest at the same rate.

The said principal and interest shall be paid in monthly installments of \$ 408.33 per month, to be applied first to interest at the rate of Nine (9%) per cent per annum, and then to the payment of principal until paid in full.

The said ASSOCIATION may at any time require the issuance and maintenance of insurance upon the life of any person obligated hereunder in a sum sufficient to pay this debt, with the ASSOCIATION as beneficiary, and, if the premiums are not otherwise paid, the ASSOCIATION may pay said premiums and any amount so paid shall become a part of the principal sum due under this note.

Should any installment payment become due for a period in excess of fifteen (15) days, the ASSOCIATION may collect a "LATE CHARGE" not to exceed an amount equal to five per centum (5%) of any such past due installment payment. If default be made in the payment of any installment due under this note for a period of thirty (30) days, or on default in any other term of this note, or of any term or covenant of the mortgage securing it, the entire principal sum and accrued interest shall at once become due and payable without notice, at the option of the ASSOCIATION. Failure to exercise this option shall not constitute a waiver of the right to exercise it in the event of any subsequent default. If this note is placed in the hands of an attorney for collection, or if any part of it is collected through legal proceedings of any kind, the undersigned agree(s) to pay all costs of collection, including a reasonable attorney's fee.

The makers, co-makers, and endorsers of this note hereby waive protest, presentation and notice of dishonor and agree that the primary OBLIGOR(S) and the holder of this note may change, extend or modify the terms of this note without notice to, or consent of, endorsers or parties secondarily obligated hereon.

Given under the hand and seal of each party.

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M. L. Lanford, Jr.

(SEAL)

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(SEAL)

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Recorded July 24, 1980 at 1:51 P/M

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