

NOTE

US \$ 59,600.00 ..... Greenville ..... South Carolina  
City

December 31, ..... 19 80.

FOR VALUE RECEIVED, the undersigned ("Borrower") promise(s) to pay ..... First Federal  
Savings and Loan Association ..... or order, the principal sum of  
FIFTY NINE THOUSAND SIX HUNDRED (\$59,600.00) ..... Dollars, with  
interest on the unpaid principal balance from the date of this Note, until paid, at the rate of FIFTEEN  
(15%) ..... percent per annum. Principal and interest shall be payable at ..... First Federal  
Savings and Loan Association ..... or such other place as the Note holder may  
designate, in consecutive monthly installments of SEVEN HUNDRED FIFTY-THREE AND 61/100 .....  
Dollars (US \$ 753.61 .....), on the FIRST .....  
day of each month beginning DECEMBER 1, ..... 19 81. Such monthly installments  
shall continue until the entire indebtedness evidenced by this Note is fully paid, except that any remaining indebted-  
ness, if not sooner paid, shall be due and payable on NOVEMBER 1, 2011 .....

If any monthly installment under this Note is not paid when due and remains unpaid after a date specified by a  
notice to Borrower, the entire principal amount outstanding and accrued interest thereon shall at once become due  
and payable at the option of the Note holder. The date specified shall not be less than thirty days from the date such  
notice is mailed. The Note holder may exercise this option to accelerate during any default by Borrower regardless of  
any prior forbearance. If suit is brought to collect this Note, the Note holder shall be entitled to collect all reasonable  
costs and expenses of suit, including, but not limited to, reasonable attorney's fees.

Borrower shall pay to the Note holder a late charge of 5% (five) percent of any monthly  
installment not received by the Note holder within 15 (fifteen) days after the installment is due.

Borrower may prepay the principal amount outstanding in full or in part without penalty. Prepayment in full may  
be made at any time. The Note holder may require that any partial prepayments (i) be made on the date monthly  
installments are due and (ii) be in the amount of that part of one or more monthly installments which would be  
applicable to principal. Any partial prepayment shall be applied against the principal amount outstanding and shall  
not postpone the due date of any subsequent monthly installments or change the amount of such installments, unless  
the Note holder shall otherwise agree in writing.

Presentment, notice of dishonor, and protest are hereby waived by all makers, sureties, guarantors and endorsers  
hereof. This Note shall be the joint and several obligation of all makers, sureties, guarantors and endorsers, and shall  
be binding upon them and their successors and assigns.

Any notice to Borrower provided for in this Note shall be given by mailing such notice by certified mail addressed  
to Borrower at the Property Address stated below, or to such other address as Borrower may designate by notice to  
the Note holder. Any notice to the Note holder shall be given by mailing such notice by certified mail, return receipt  
requested, to the Note holder at the address stated in the first paragraph of this Note, or at such other address as may  
have been designated by notice to Borrower.

The indebtedness evidenced by this Note is secured by a Mortgage, dated December 31, 1980 .....  
and reference is made to the Mortgage for rights as to acceleration of the indebtedness  
evidenced by this Note.

San-Del Builders  
BY: *Sandra F. Chandler* (Seal)  
Sandra F. Chandler

Lot #21 Heritage Lakes Subdivision ..... (Seal)

Individually:  
*Sandra F. Chandler* (Seal)  
Sandra F. Chandler  
(Execute Original Only)  
Simpsonville, S. C. ....  
Property Address

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