

promissory note, of which the following figures is a true copy, to wit:

MORTGAGE NOTE

\$ 21,000.00

LAKE CITY,  
JULY 17th

, Florida  
1986

FOR VALUE RECEIVED, the undersigned, (jointly and severally, if more than one) promises to pay to  
Robert A. Jones and Janet R. Jones, his wife

the principal sum of TWENTY-ONE THOUSAND AND 00/100'S \*\*\*  
(\$ 21,000.00) with interest from date at the rate of 10 per cent, per annum on the balance from time to time  
remaining unpaid. The said principal and interest shall be payable in lawful money of the United States of America at  
or at such place as may hereafter be designated by written notice from the holder  
to the maker hereof, on the date and in the manner following:

The sum of \$225.67 shall be due and payable on August 15, 1986 and a like sum  
of \$225.67 shall be due and payable on the 15th of each month thereafter until  
principal and interest are paid in full. (15 years)

No penalty for prepayment in part or in whole.

This note with interest is secured by a mortgage on real estate, of even date herewith, made by the maker hereof in favor of the  
said payee, and shall be construed and enforced according to the laws of the State of Florida. The terms of said mortgage are by this  
reference made a part hereof.

If default be made in the payment of any of the sums or interest mentioned herein or in said mortgage, or in the performance of  
any of the agreements contained herein or in said mortgage, then the entire principal sum and accrued interest shall at the option of the  
holder hereof become at once due and collectible without notice, time being of the essence; and said principal sum and accrued  
interest shall both bear interest from such time until paid at the highest rate allowable under the laws of the State of Florida. Failure  
to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

Each person liable hereon whether maker or endorser, hereby waives presentment, protest, notice, notice of protest and notice of  
dishonor and agrees to pay all costs, including a reasonable attorney's fee, whether suit be brought or not, if, after maturity of this  
note or default hereunder, or under said mortgage, counsel shall be employed to collect this note or to protect the security of said  
mortgage.

Whenever used herein the terms "holder", "maker" and "payee" shall be construed in the singular or plural as the context may  
require or admit.

Maker's Address

Willie F. Holtzclaw (SEAL)

(SEAL)

Dorothy E. Holtzclaw (SEAL)

(SEAL)

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and shall perform, comply with and abide by each and every the stipulations,  
agreements, conditions and covenants of said promissory note and of this deed, then  
this deed and the estate hereby created shall cease and be null and void.

And the said Mortgagor hereby covenants and agrees:

1. To pay all and singular the principal and interest and other sums of money  
payable by virtue of said promissory note and this deed, or either, promptly on the  
days respectively the same severally come due.

2. To pay all and singular the taxes, assessments, levies, liabilities, obligations  
and encumbrances of every nature on said described property each and every, and  
if the same be not promptly paid the said Mortgagee may at any time pay the same  
without waiving or affecting the option to foreclose or any right hereunder, and every  
payment so made shall bear interest from the date thereof at the rate of 10  
per cent. per annum.

3. To pay all and singular the costs, charges and expenses, including lawyer's  
fees, reasonably incurred or paid at any time by said Mortgagee because of the failure  
on the part of the said Mortgagor to perform, comply with and abide by each and  
every the stipulations, agreements, conditions and covenants of said promissory note and of this deed.