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NOTE

STATE OF ALABAMA)

COUNTY OF SHELBY)

\$6600.00

DATE: JANUARY 22, 2004

The undersigned, for value received, promise to pay to the order of CALVIN T. DANIEL

the sum of SIX THOUSAND SIX HUNDRED DOLLARS AND NO\100 DOLLARS, together with interest upon the unpaid portion thereof from date, at the rate of 5.75 % per cent per annum, in monthly installments of TWO HUNDRED DOLLARS AND 04\100 DOLLARS, payable on the 1ST day of each month after date, commencing on MARCH 1, 2004, until said sum is paid in full, payable at 6460 HY 155 MONTEVALLO, ALABAMA 35115

All payments shall be applied first to interest on the unpaid balance of principal, the balance to the principal. Each of said installments shall bear interest at 5.75 % per cent per annum after maturity.

In the event of default under the terms of said NOTE, or in the event any installment shall remain unpaid for as much as ten days after the same shall become due, the holder hereof shall have the right and option to declare the entire indebtedness secured hereby to be at once due and payable.

Each maker and endorser hereby waives all right of exemption under the Constitution and Laws of Alabama, and agrees to pay the costs of collection, including a reasonable attorney's fee, if this obligation is not paid at maturity.

Demand, protest and notice of protest, and all requirements necessary to hold them liable, are hereby waived by each and every maker and endorser of this Note.

This Note is given, executed and delivered under the Seal of the undersigned.

_____(L.S.)

Susan A. Castello (S.)
Susan Anna Castello

_____(L.S.)

_____(L.S.)