

SATISFACTION: The debt evidenced by this Note has been satisfied in full this _____ day of _____, _____
Signed: _____

REPLACEMENT PROMISSORY NOTE

Fayetteville, N. C.

\$65,000.00

Date: September 11, 2019

FOR VALUE RECEIVED the undersigned, jointly and severally, promise to pay to CHRISTOPHER SCOTT HARRISON, BRANDY SNOW HARRISON, or order, the principal sum of Sixty-Five Thousand and No/100 DOLLARS (\$65,000.00), with interest from September 11, 2019 , at the rate of Five and One Quarter per cent (5.250%) per annum on the unpaid balance until paid or until default, both principal and interest payable in lawful money of the United States of America, at the office of Christopher Scott Harrison, Brandy Snow Harrison, 921 S. McPherson Church Rd, Fayetteville, NC 28303, or at such place as the legal holder hereof may designate in writing. It is understood and agreed that additional amounts may be advanced by the holder hereof as provided in the instruments, if any, securing this Note and such advances will be added to the principal of this Note and will accrue interest at the above specified rate of interest from the date of advance until paid. The principal and interest shall be due and payable as follows:

PAYABLE IN 240 CONSECUTIVE MONTHLY PAYMENTS IN THE AMOUNT OF \$439.91 EACH, THE FIRST SUCH PAYMENT BEING DUE AND PAYABLE ON OR BEFORE THE 10th DAY OF NOVEMBER 2019 WITH LIKE PAYMENTS BEING DUE ON OR BEFORE THE 10th DAY OF EACH CALENDAR MONTH AND ADDITIONALLY WITH A 240th AND FINAL PAYMENT BEING DUE 10/10/39 IN THE AMOUNT OF \$439.91 THEREAFTER UNTIL PAID IN FULL.

ANY PAYMENT RECEIVED MORE THAN 30 DAYS AFTER DUE DATE SHALL BE SUBJECT TO A FIFTY DOLLAR (\$50.00) LATE FEE FOR THE FIRST TIME DURING A CALENDAR YEAR THAT IT OCCURS AND \$100.00 EACH TIME WITHIN A CALENDAR YEAR THEREAFTER.

If not sooner paid, the entire remaining indebtedness shall be due and payable on October 10, 2039.

If payable in installments, each such installment shall, unless otherwise provided, be applied first to payment of interest then accrued and due on the unpaid principal balance, with the remainder applied to the unpaid principal.

Unless otherwise provided, this Note may be prepaid in full or in part at any time without penalty or premium. Partial prepayments shall be applied to installments due in reverse order of their maturity.

In the event of (a) default in payment of any installment of principal or interest hereof as the same becomes due and such default is not cured within ten (10) days from the due date, or (b) default under the terms of any instrument securing this Note, and such default is not cured within fifteen (15) days after written notice to maker, then in either such event the holder may without further notice, declare the

remainder of the principal sum, together with all interest accrued thereon and, the prepayment premium, if any, at once due and payable. Failure to exercise this option shall not constitute a waiver of the right to exercise the same at any other time. The unpaid principal of this Note and any part thereof, accrued interest and all other sums due under this Note and the Deed of Trust, if any, shall bear interest at the rate of Five and One Quarter per cent (5.250%) per annum after default until paid.

All parties to this Note, including maker and any sureties, endorsers, or guarantors hereby waive protest, presentment, notice of dishonor, and notice of acceleration of maturity and agree to continue to remain bound for the payment of principal, interest and all other sums due under this Note and the Deed of Trust notwithstanding any change or changes by way of release, surrender, exchange, modification or substitution of any security for this Note or by way of any extension or extensions of time for the payment of principal and interest; and all such parties waive all and every kind of notice of such change or changes and agree that the same may be made without notice or consent of any of them.

Upon default the holder of this Note may employ an attorney to enforce the holder's rights and remedies and the maker, principal, surety, guarantor and endorsers of this Note hereby agree to pay to the holder reasonable attorneys fees not exceeding a sum equal to fifteen percent (15%) of the outstanding balance owing on said Note, plus all other reasonable expenses incurred by the holder in exercising any of the holder's rights and remedies upon default. The rights and remedies of the holder as provided in this Note and any instrument securing this Note shall be cumulative and may be pursued singly, successively, or together against the property described in the Deed of Trust or any other funds, property or security held by the holder for payment or security, in the sole discretion of the holder. The failure to exercise any such right or remedy shall not be a waiver or release of such rights or remedies or the right to exercise any of them at another time.

This Note is to be governed and construed in accordance with the laws of the State of North Carolina.

This Note is given FOR VALUABLE CONSIDERATION, and is secured by a DEED OF TRUST OF EVEN DATE which is a FIRST lien upon the property therein described.

Maker acknowledges that on or about September 11, 2019 she executed and delivered a "Promissory Note" to Christopher Scott Harrison and Brandy Snow Harrison (the "Original Note") that is virtually identical to the above sections of this Replacement Promissory Note. Holmes P. Harden, Chapter 7 bankruptcy trustee for Christopher Scott Harrison ("Trustee") has advised Maker that Christopher Scott Harrison and Brandy Snow Harrison are unable to locate the Original Note. In consideration of Trustee's concurrent execution and delivery to Maker of a "Lost Note Affidavit", Maker is executing and delivering this Replacement Note to Trustee with the understanding that this Replacement Note will be treated in all respects as if it were the Original Note that has been lost. For the avoidance of doubt, this Replacement Promissory Note shall not constitute a novation of the obligations and liabilities existing under and evidenced by the Original Note, and neither the execution or delivery of the Replacement Promissory Note nor the cancellation of the Original Note shall impair the creation or validity of the loan or the validity, creation, attachment, perfection or priority of the security interest in the collateral securing the loan. The effectiveness of this Replacement Note relates back to September 11, 1999 and is the Promissory Note described in Maker's North Carolina Deed of Trust recorded in Book 10585, Page 177, Cumberland County Registry.

IN TESTIMONY WHEREOF, each individual maker has hereunto set his hand and adopted as his seal the word "SEAL" appearing beside his name, the day and year first above written.

 (SEAL)
Stacy L. Denton