

CRAWFORD & von KELLER, LLC.

POST OFFICE BOX 4216, COLUMBIA, SOUTH CAROLINA 29240

TELEPHONE NUMBER (803) 790-2626

FACSIMILE NUMBER (803) 790-1277

September 4, 2019

NOTICE OF DEFAULT AND RIGHT TO CURE

Robert McDonald
561 Kings Road
Pawleys Island, SC 29585

Re: Palmetto Heritage Bank and Trust
10919 Ocean Highway
Post Office Box 3788
Pawleys Island, SC 29585
Acct. No. Ending In: 1326
Our File No.: 4000.0145
Retail Installment Contract and Mortgage
LAST DATE FOR PAYMENT: October 4, 2019
AMOUNT DUE: \$6138.74

*****PLEASE NOTE THIS AMOUNT DOES NOT INCLUDE ANY PAYMENT THAT HAS NOT COME DUE AS OF THE DATE OF THIS LETTER*****

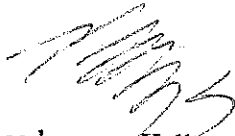
Dear Sir/Madame:

This law firm represents First-Citizens Bank & Trust Company regarding your above referenced account. You are late in making your payments(s). If you pay the AMOUNT DUE (above) by the LAST DAY FOR PAYMENT (above), you may continue with the contract as though you were not late. If you do not pay by that date, my client may exercise its rights under the law. These rights include the right acceleration, to repossess any property held as collateral for this transaction and the right, in many instances, to hold you personally responsible for any difference between the amount the property brings in a sale and the balance due us on the credit transaction in question.

You may have the right to reinstate the loan after acceleration and may have the right to assert in any foreclosure proceeding or other judicial action the non-existence of a default or any other defense to acceleration and foreclosure.

If you are late again in making your payments, my client may exercise its rights without sending you another notice like this one. If you have questions, write or telephone the creditor promptly.

Sincerely,



Theodore von Keller
B. Lindsay Crawford, III
Sara Hutchins
B. Lindsay Crawford, IV

/nb
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FAIR DEBT COLLECTION PRACTICES ACT
15 U.S.C. § 1601, as amended

1. The amount of the debt is \$6138.74 as stated in the Notice of Default and Right to Cure attached hereto.
2. The Creditor as named in the Notice of Default and Right to Cure is the creditor to whom the debt is owed.
3. The debt as described in the Notice of Default and Right to Cure attached hereto will be assumed to be valid by the creditor's law firm unless the debtor(s), within thirty (30) days after the receipt of this notice, disputes the validity of the debt or some portion thereof.
4. If the debtor(s) notify the creditor's law firm in writing within thirty (30) days of the receipt of this notice that the debt or any portion thereof is disputed, the creditor's law firm will obtain a verification of the debt and a copy of the verification will be mailed to the debtor(s) by the creditor's law firm.
5. If the creditor named as plaintiff in the attached Notice of Default and Right to Cure is not the original creditor, and if the debtor(s) made a written request to the creditor's law firm within thirty (30) days from the receipt of this notice, the name and address of the original creditor will be mailed to the debtor(s) by the creditor's law firm.

That Creditor was: First Citizens Bank and Trust Company, Inc.

6. Written requests should be addressed to:

B. Lindsay Crawford, III, Esquire
CRAWFORD & VON KELLER, LLC
Post Office Box 4216
Columbia, South Carolina 29240

NOTE: THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT; ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

THIS NOTICE IS NEITHER A DEMAND FOR PAYMENT OF A DEBT NOT A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT WHOSE DEBT MIGHT HAVE BEEN DISCHARGED IN BANKRUPTCY OR WHO MIGHT BE SUBJECT TO AUTOMATIC STAY PURSUANT TO SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. THIS LETTER IS BEING SENT TO ANY SUCH PARTIES MERELY TO COMPLY WITH APPLICABLE STATE LAW GOVERNING FORECLOSURE OF LIENS PURSUANT TO CONTRACTUAL POWERS OF SALE. OUR CLIENT'S LIEN ON THE PROPERTY IS STILL VALID UNDER APPLICABLE LAW WITHOUT A DEBT OR LOAN ACCOMPANYING THE LIEN.