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SCHEDULE A

Attachment to the Note and Security Document on loan for _____
Ronald E. and Martha M. Smith

Monthly Principal and Interest Payments will be

<i>Step 1</i>	\$ <u>199.70</u>	during the 1st note year
<i>MM</i>	<u>209.68</u>	during the 2nd note year
<i>Step 2</i>	<u>220.17</u>	during the 3rd note year
<i>MM</i>	<u>231.17</u>	during the 4th note year
	<u>242.73</u>	during the 5th note year
<i>Step 3</i>	<u>254.87</u>	during the 6th note year and thereafter
<i>MM</i>		

Signed:

Ronald E. Smith (SEAL)
Mortgagor

Martha M. Smith (SEAL)
Mortgagor

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2/7/78

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