

Schedule A

The mortgagor(s) has(have) obtained a South Carolina State Housing Authority Early-Rate Reduction mortgage and acknowledge that he(they) shall be obligated to pay the principal amount of Thirty-five Thousand Six Hundred (\$ 35,600.00 ) dollars, together with interest at the rate of Twelve and 1/8 (12.125%) per centum per annum, beginning and payable the first of each month, consisting of principal and interest, as follows:

12 payments of 311.10 beginning 5-1-83 and ending 4-1-84  
12 payments of 332.03 beginning 5-1-84 and ending 4-1-85  
12 payments of 351.72 beginning 5-1-85 and ending 4-1-86  
324 payments of 368.13 beginning 5-1-86  
continuing thereafter through April 1, 2013.

I (We), Mark D. Rowan and Loy Lynn Rowan the mortgagor(s) herein acknowledge that this is the "Schedule A" referred to in my(our) Note and Mortgage of Real Estate to First Federal of South Carolina dated March 31, 1983, in the original principal sum of \$ 35,600.00.

Witness:

W. Clark Gaston, Jr.

Mark D. Rowan (Seal)  
Mark D. Rowan

Julia Ann Putnam

Joy Lynn Rowan (Seal)  
Joy Lynn Rowan

State of South Carolina )  
County of GREENVILLE )

Personally appeared before me W. Clark Gaston, Jr. and made oath that he saw the within named Mortgagors sign, seal and as his(her) their act and deed deliver the within Schedule A, and that deponent, with Julia Ann Putnam witnessed the execution thereof.

Sworn to before me this 31st  
Day of March, 19 83.

Julia Ann Putnam

W. Clark Gaston, Jr. (Seal)  
Notary Public for South Carolina  
My Commission Expires: 10-02-91

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4328-17-21