

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 Forty-five Thousand Six Hundred (\$ 45,600.00 ) dollars, together with interest at the rate of twelve and 1/8 (12 1/8%) per centum per annum, beginning and payable the first of each month, consisting of principal and interest, as follows:

12 payments of 398.49 beginning 4/1/83 and ending 3/31/84  
12 payments of 425.30 beginning 4/1/84 and ending 3/31/85  
12 payments of 450.52 beginning 4/1/85 and ending 3/31/86  
324 payments of 471.54 beginning 4/1/86  
continuing thereafter through 3/31/2013.

I (We), Margaret M. Ledford the mortgagor(s) herein acknowledge that this is the "Schedule A" referred to in my(our) Note and Mortgage of Real Estate to Alliance Mortgage Company dated 2/15/83, in the original principal sum of \$ 45,600.00.

Witness:

Karen R. Gracely (Seal)  
M. Leonard Ledford (Seal)  
Margaret M. Ledford (Seal)

State of South Carolina }  
County of

Personally appeared before me Karen R. Gracely and made oath that he saw the within named Margaret M. Ledford sign, seal and as his(her) their act and deed deliver the within Schedule A, and that deponent, with M. Leonard Ledford witnessed the execution thereof.

Sworn to before me this 15th

Day of February, 19 83.

M. Leonard Ledford (Seal)  
Notary Public for South Carolina  
My Commission Expires: 2/23/86

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