

SCHEDULE A

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I understand I have obtained an ADJUSTABLE RATE MORTGAGE from First Piedmont Federal Savings and Loan Association of Gaffney, South Carolina in the principal amount of \$ 75,000.00 (\$ 75,000.00) Dollars, together with interest at the stated rates below for Years 1 and 2, and thereafter the interest rate will be the CURRENT INDEX figure published by the Federal Home Loan Bank Board.

12 Monthly payments of \$ 652.65 beginning Sept. 1, 1983 and ending August 1, 1984 with interest at the rate of 9.90%.

12 Monthly payments of \$ 707.82 beginning Sept. 1, 1984 and ending August 1, 1985 with interest at the rate of 10.90%.

336 Monthly payments of Principal and Interest beginning September 1, 1985 and continuing for the term of the loan at the Current Index Figure and changing thereafter on the change date referred to in our note of the 19th day of AUGUST 1983.

[Signature] (SEAL)
[Signature] (SEAL)

Witness
[Signature]

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