

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 \$ Seventy Six Thousand and No/100s(\$ 76,000.00) 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 \$ 718.03 beginning 11/01/83 and ending 10/01/84
with interest at the rate of .10.90

12 Monthly payments of \$ 775.21 beginning 11/01/84 and ending 10/01/85
with interest at the rate of 11.90

336 Monthly payments of Principal and Interest beginning November 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 13th day of
October 1983.

X Harry D. Zolides (SEAL)

Harry D. Zolides

X Lori J. Zolides (SEAL)

Lori J. Zolides

Witness:

James W. [Signature]

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