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SCHEDULE A

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 \$ Thirty Thousand and No/100's (\$ 30,000.00) 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 \$ 261.06 beginning 5-1-84 and ending 4-1-85 with interest at the rate of 9.90.

12 Monthly payments of \$ 283.13 beginning 5-1-85 and ending 4-1-86 with interest at the rate of 10.90.

336 Monthly payments of Principal and Interest beginning May 1, 1986 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 10th day of April 1984.

In Year 3 of our AML we will have two changes in interest rate and payment in order to establish MARCH 1st of each year as our CHANGE DATE. Every year thereafter our adjustments will be made annually on MARCH 1st.

x Alfred B. Montgomery (SEAL)
Alfred B. Montgomery

x Elizabeth C. Montgomery (SEAL)
Elizabeth C. Montgomery

Witness:

Thomas W. Lusk

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