

SCHEDULE A

I understand I have obtained an ADJUSTABLE RATE MORTGAGE from First Piedmont Federal Savings and Loan Association in the principal amount of Thirty Eight Thousand and No/100's (\$ 38,000.00) Dollars, together with interest at the stated rate below for Year 1 and thereafter the interest rate will be the CURRENT INDEX figure published by the Federal Home Loan Bank Board.

12 Monthly payments of \$ 359.02 beginning 1-1-85 and ending 12-1-85 with the interest at the rate of 10.90.

348 Monthly payments of principal and interest beginning January 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 13th day of December 1984.

In Year 2 of my AML I will have two changes in interest rate and payment in order to establish MARCH 1ST of each year as my CHANGE DATE. Every year thereafter my adjustments will be made annually on MARCH 1ST.

X Rebecca H. Reece (SEAL)
Rebecca H. Reece

(SEAL)

WITNESS:

[Signature]

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RECORDED DEC 13 1984 at 4:54 P.M.

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