The Mortgagor(s) has (have) obtaine: an American Federal Graduated Payment Mortage and acknowledge that he (they) shall be obligated to pay the principal amount of seventy-One Thousand and No/100 ----- (\$71,000.00) DOLLARS together with interest the reon at the following Rates for the following periods:

1. From the date of closing through payment #24 interest shall be at the rate of Nine and one-half (9½%) per annum.

2. Following the due date of payment #24 through payment #48 interest shall be at the rate of Ten and one-half (101%) per annum.

3. Following the due date of payment #48 through payment #72 interest shall be at the rate of Eleven and one-half (11128) per annum.

4. Following the due date of payment #72 until such loan is paid in full interest shall be at the rate of Twelve and one-half (121/2%) per annum.

Based upon the above interest rates, the said loan shall be payable in monthly installments of principal and interest as follows:.

2	24 equal monthly	installments of	f \$597.00	beginning				4-1-86 .
a. h	2; equal monthly	installments o	f \$647.90	beginning				4-1-88
c.	24 equal monthly	installments o	f \$698.39	beginning				4-1-90
d.	283 equal monthly	installments o	f \$748.28	beginning	5-1-90	and	ending	4-1-2014 •

It is acknowledged that there will be a total of 360 monthly installments of principal and interest which will increase as the interest rate increases as scheduled above.

, the Mortgagor(s) herein, I We) Van R. and Debra D. Caldwell acknowledge that this is the "Schedule A" referred to in my (our) Note and Mortgage of Real Estate to American Federal Bank, FSB dated March 29, 1984, in the original prir pal sum of \$71,000.00

WITNESS

Debra D. Caldwell

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

and made oath that Personally appeared before me <u>Judy S. Payne</u> and made oath that (s) he saw the within named Van R. Caldwell and Debra D./Caldwell, seal and as his(her) their act and deed deliver the within Schedule A, and that deponent, with Charles E. McDonald, Jr. witnessed the execution thereof.

Sworn to before me this 29th

Day of March, 19

Atalut Mulan Notary Public for South Carolina My Commission Expires: 10/17/89_ Judy S. Payne

A CONTRACTOR OF THE CONTRACTOR