

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 \$ Sixty Two Thousand and No/100's (\$ 62,000.00) 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 \$ 539.52 beginning 12/1/83 and ending 11/1/84
with interest at the rate of 9.90.

12 Monthly payments of \$ 585.13 beginning 12/1/84 and ending 11/1/85
with interest at the rate of 10.90.

336 Monthly payments of Principal and Interest beginning December 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 23rd day of
November 1983.

In Year 3 of our ARM 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 John S. Austin, Jr. (SEAL)
John S. Austin, Jr.

X Debra B. Austin (SEAL)
Debra B. Austin

Witness:

W. Bangford

RECORDED NOV 23 1983
at 4:48 P.M.

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