

SCHEDULE A

The Mortgagor(s) has (have) obtained an American Federal Graduated Payment Mortgage and acknowledge that he (they) shall be obligated to pay the principal amount of Seventy-Four Thousand and No/100 (\$ 74,000.00) DOLLARS together with interest thereon 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 (10½%) per annum.
3. Following the due date of payment #48 through payment #72 interest shall be at the rate of Eleven and one-half (11½%) 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 (12½%) per annum.

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

- a. 24 equal monthly installments of \$ 622.23 beginning 6-1-84 and ending 5-1-86
- b. 24 equal monthly installments of \$ 675.28 beginning 6-1-86 and ending 5-1-88
- c. 24 equal monthly installments of \$ 727.91 beginning 6-1-88 and ending 5-1-90
- d. 288 equal monthly installments of \$ 779.91 beginning 6-1-90 and ending 5-1-2014

It is acknowledged that there will be a total of 300 monthly installments of principal and interest which will increase as the interest rate increases as scheduled above.

I, Eric C. and Jayne D. Gutierrez, the Mortgagor(s) herein, acknowledge that this is the "Schedule A" referred to in my (our) Note and Mortgage of Real Estate to American Federal Bank, FSB dated May 1, 1984, in the original principal sum of \$ 74,000.00.

Curtis O. Moore
Richard C. Moore

Eric C. Gutierrez
Jayne D. Gutierrez

STATE OF SOUTH CAROLINA
COUNTY OF _____

Personally appeared before me Curtis O. Moore and made oath that (s) saw the within named Eric C. & Jayne D. Gutierrez sign, seal and as his(her) their act and deed delivered the within Schedule A, and that deponent, with Richard C. Moore witnessed the execution thereof.

Sworn to before me this 1st

Curtis O. Moore

Day of May, 1984

Richard C. Moore
Notary Public for South Carolina
My Commission Expires 4-6-87

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