SCHEDULE A

ADDITIONAL TERMS, CONDITIONS AND REQUIREMENTS

This mortgage is given solely to secure Notes to be negotiated in the future. Prior to execution of any such Notes, LENDER shall make a written disclosure of the terms, conditions, finance charges and all other disclosures required by REGULATION Z.

PROPERTY DESCRIPTION

ALL that certain piece, parcel, or lot of land, situate, lying and being on the southerly side of Lee Road in Chick Springs Township, Greenville County, South Carolina, being shown and designated as the northerly portion of Lot 100 on a Plat of Property of Robert J. Edwards, recorded in the RMC Office for Greenville County in Plat Book EE, at Page 61, and having, according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the southerly side of Lee Road, at the joint front corner of Lots 100 and 101, and running thence with the common line of said Lots, S 33-31 E, 199 feet to an iron pin; thence N 72-52 E, 100 feet to an iron pin; thence N 33-31 W, 199 feet to an iron pin on the south side of Lee Road; thence with the south side of Lee Road, S 72-52 W, 100 feet to the point of beginning.

This property is subject to all restrictions, easements, rights-of-way and S.C. Highway Dept. rights-of-way, roadways, and zoning ordinances of record, on the recorded plats or on the premises.

This is the same property conveyed to the Mortgagor herein by deed of William M. Edwards, dated August 31, 1984, to be recorded simultaneously herewith.

MMEg.