

Schedule A

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The mortgagor(s) has(have) obtained a South Carolina State Housing Authority Early-Rate Reduction mortgage and acknowledge that he(they) shall be obligated to pay the principal amount of Thirty thousand eight hundred fifty and No/100---(\$ 30,850.00---) dollars, together with interest at the rate of Twelve & one-fourth (12 1/4---%) per centum per annum, beginning and payable the first of each month, consisting of principal and interest, as follows:

12 payments of 269.59 beginning 7-01-83 and ending 6-01-84  
12 payments of 287.73 beginning 7-01-84 and ending 6-01-85  
12 payments of 304.79 beginning 7-01-85 and ending 6-01-86  
324 payments of 321.88 beginning July 1, 1986  
continuing thereafter through June 1, 2013.

I (We), Michael D. Owens the mortgagor(s) herein acknowledge that this is the "Schedule A" referred to in my(our) Note and Mortgage of Real Estate to First Citizens Bank and Trust Company of SC dated May 10, 1983, in the original principal sum of \$ 30,850.00.

Witness:

Karen R. Gracely  
Thomas Brisse

Michael D. Owens (Seal)  
Michael D. Owens

(Seal)

State of South Carolina }  
County of GREENVILLE }

Personally appeared before me Karen R. Gracely and made oath that he saw the within named Michael D. Owens sign, seal and as his(her) their act and deed deliver the within Schedule A, and that deponent, with Thomas C. Brisse witnessed the execution thereof.

Sworn to before me this 10th  
Day of May, 19 83.

Karen R. Gracely

Thomas Brisse (Seal)  
Notary Public for South Carolina  
My Commission Expires: 3/29/89

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