SCHEDULE A

Monthly Pri	ncipal and Interest Payments will be
\$ 206.51	during the 1st note year
211.67	during the 2nd note year
216.96	during the 3rd note year
222.39	during the 4th note year
227.95	during the 5th note year
233.65	during the 6th note year and thereafter

Signed:

Mortgagor - Manny W. Adair (SEAL)

Nortgagor - Vanessa R. Adair (SEAL)

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