Schedule A

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 Fifty-nine Thousand Eight Hundred & No/100 (\$ 59,800.00) dollars, together with interest at the rate of twelve & one-eighth (12.12%) per centum per annum, beginning and payable the first of each month, consisting of principal and interest, as follows: 12 payments of beginning 5/1/83 and ending 4/31/84beginning 5/1/84 and ending 4/31/8512 payments of beginning 5/1/85 and ending 4/31/86payments of beginning 5/1/86 continuing thereafter through April 1, 2013 ... I (We), Larry W. Russell & Lula H. Russell the mortgagor(s) herein acknowledge that this is the "Schedule A" referred to in my (our) Note and Mortgage of Real Estate to Heritage Federal Savings & Loan Association dated March 8, 1983 , in the original principal sum of 59,800.00 Witness: State of South Carolina) County of GREENVILLE the undersigned Personally appeared before me and made oath that he saw the within named Larry W. & Lula H. Russell sign, seal and as his(her) their act and deed deliver the within Schedule A, and that deponent, with _E. P. Riley, Jr. witnessed the execution thereof. Sworn to before me this 8th 19 83. March Day of

(Seal)

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TO THE PARTY OF TH