SCHEDULE A

I understand I have obtained an ADJUSTABLE RATE MORTGAGE from First Piedmont Federal Savings and Loan Association of Gaffney, South Carolina in the principal amount of \$ Eight One Thousand & No/100's Dollars, together with interest at the stated rates below for Years 1 and 2, and thereafter the interest rate will be the CURRENT INDEX figure published by the Federal Home Loan Bank Board. Monthly payments of \$ 704.86 beginning 9/1/83 and ending <u>8/1/84</u> with interest at the rate of 9.90%. and ending $\frac{8}{1}$ 85 Monthly payments of \$ 765.27 beginning 9/1/84 with interest at the rate of 10.90%. September 1, 1985 Monthly payments of Principal and Interest beginning and continuing for the term of the loan at the Current Index Figure and changing thereafter on the change date referred to in our note of 29th August 1983 (SEAL) Hay J. Thomas (SEAL) Kay T. Thomas Witness:

6945

Recorded this 29th day of August 1983 at 3:07 P.M.