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 DISCRIPTION

ALL that lot of land situate on the northeastern side of Woodland Lane, in the County of Greenville, State of South Carolina, being shown as an unnumbered lot on a plat of the property of W. M. Edwards, Jr. dated September 25, 1984, prepared by C. O. Riddle, Surveyor, recorded in Plat Book 10-Y at page 82 in the R.M.C. Office for Greenville County, and having, according to said plat, the following metes and bounds, to-wit:

*BEGINNING at an iron pin on the northeastern side of Woodland Lane at the corner of Lot 3 of Piney Ridge Subdivision, and running thence with Woodland Lane, S. 46-59 E. 91.27 feet to an iron pin; thence N. 41-49 E. 77.37 feet to an iron pin; thence N. 43-59 E. 12.82 feet to an iron pin; thence N. 44-29 E. 49.66 feet to an iron pin; thence N. 43-00 E. 210 feet to an iron pin; thence N. 46-59 W. 90.7 feet to an iron pin; thence S. 43-09 W. 194.9 feet to an iron pin; thence S. 42-59 W. 154.92 feet to the point of beginning.

This is the same property conveyed to the mortgagor herein by deed of WM. Goldsmith Co., Inc., Paul S. Coldsmith and Mason A. Coldsmith recorded October 4, 1984, in Deed Book 1223 at page 423 in the R.M.C. Office for Greenville County.