

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 Seven Thousand and Nine Hundred (\$ 37,900.00) dollars, together with interest at the rate of Twelve and 1/4 (12.25 %) per centum per annum, beginning and payable the first of each month, consisting of principal and interest, as follows:

12 payments of \$331.20 beginning 6/1/83 and ending 5/1/84
12 payments of \$353.48 beginning 6/1/84 and ending 5/1/85
12 payments of \$374.44 beginning 6/1/85 and ending 5/1/86
324 payments of \$395.44 beginning June 1, 1986
continuing thereafter through May 31, 2013.

I (We), Terry A. Kopen & Tammy C. Kopen the mortgagor(s) herein acknowledge that this is the "Schedule A" referred to in my(our) Note and Mortgage of Real Estate to American Federal Savings & Loan dated April 28, 1983, in the original principal sum of \$ 37,900.00.

Witness:

Karen R. Gracely

Terry A. Kopen (Seal)

M. Leonard Ledford

Tammy C. Kopen (Seal)

State of South Carolina)
County of GREENVILLE }

Personally appeared before me Karen R. Gracely and made oath that he saw the within named Terry A. and Tammy C. Kopen sign, seal and as his(her) their act and deed deliver the within Schedule A, and that deponent, with M. Leonard Ledford witnessed the execution thereof.

Sworn to before me this 28th Day of April, 19 83.

Karen R. Gracely

M. Leonard Ledford (Seal)
Notary Public for South Carolina
My Commission Expires: 2/23/86

RECORDED APR 29 1983
at 4:17 P.M. 28539