

SCHEDULE A

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The Mortgagor(s) has (have) obtained an American Federal Graduated Payment Mortgage and acknowledge that he (they) shall be obligated to pay the principal amount of Eighty Thousand and No/100 ----- (\$80,000.00) DOLLARS together with interest thereon at the following Rates for the following periods:

1. From the date of closing through payment #24 interest shall be at the rate of Nine and one-half (9½%) per annum.
2. Following the due date of payment #24 through payment #48 interest shall be at the rate of Ten and one-half (10½%) per annum.
3. Following the due date of payment #48 through payment #72 interest shall be at the rate of Eleven and one-half (11½%) per annum.
4. Following the due date of payment #72 until such loan is paid in full interest shall be at the rate of Twelve and one-half (12½%) per annum.

Based upon the above interest rates, the said loan shall be payable in monthly installments of principal and interest as follows:

- | | | | | | |
|----|--|-----------|---------------|------------|-----------------|
| a. | 24 equal monthly installments of \$672.80 | beginning | <u>5-1-84</u> | and ending | <u>4-1-86</u> |
| b. | 24 equal monthly installments of \$730.00 | beginning | <u>5-1-86</u> | and ending | <u>4-1-88</u> |
| c. | 24 equal monthly installments of \$786.90 | beginning | <u>5-1-88</u> | and ending | <u>4-1-90</u> |
| d. | 288 equal monthly installments of \$843.10 | beginning | <u>5-1-90</u> | and ending | <u>4-1-2014</u> |

It is acknowledged that there will be a total of 360 monthly installments of principal and interest which will increase as the interest rate increases as scheduled above.

I (We) James Dennis and Vicki M. Ryan, 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 Bank, FSB dated March 29, 1984, in the original principal sum of \$80,000.00.

WITNESS

Judy S. Payne
Charles E. McDonald, Jr.

James Dennis Ryan
James Dennis Ryan
Vicki M. Ryan
Vicki M. Ryan

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Personally appeared before me Judy S. Payne and made oath that (s)he saw the within named James Dennis Ryan and Vicki M. Ryan sign, seal and as his(her) their act and deed deliver the within Schedule A, and that deponent, with Charles E. McDonald, Jr. witnessed the execution thereof.

Sworn to before me this 29th

Day of March, 19 84.

Charles E. McDonald, Jr.
Notary Public for South Carolina
My Commission Expires: 10/17/89

Judy S. Payne

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