

SCHEDULE A
DESCRIPTION OF MORTGAGED PREMISES

ALL that tract or parcel of land situate in the Village of Hagaman, County of Montgomery, New York bounded and described as follows: Beginning at a point in the northerly margin of lands of the Hagaman Manufacturing Corporation where the same intersects the westerly margin of lands now or formerly of Max DeJulius, formerly of L.E. Harrower and being the southeasterly corner of a concrete retaining wall 24.3 feet northerly of the northerly face of a brick mill building, running thence N 63 degrees 45' East 136.4 feet along the westerly margin of land now or formerly of Max DeJulius to a point, thence S 83 degrees 54' East 70.14 feet along the northerly margin of lands now or formerly of Max DeJulius to a point in the westerly margin of lands formerly of H. Way, and now or formerly of Herman; thence easterly along the northerly margin of lands now or formerly of Herman to a point in the westerly margin of lands of the Hagaman Volunteer Fire Department used for a Fire House; thence S 78 degrees 33' East 66.4 feet along the northerly margin of lands of the Hagaman Volunteer Fire Department to a point; thence S 68 degrees 20' East 52.14 +/- feet along the northerly margin of the Hagaman Volunteer Fire Department to the westerly face of Dam, known as Star Mill Pond Dam; thence northerly along the west face of said Dam to a point in the northerly bank of Chuctanunda Creek or Anchor Mill Pond and lands of the Village of Hagaman, use for Honor Roll and Fire Alarm; thence westerly along the northerly bank of Chuctanunda Creek or Anchor Mill Pond and being the southerly margin of lands of the Village of Hagaman, and the lands now or formerly of L.E. Harrower and Son, Inc. to a point in the easterly margin of lands formerly owned by William B. Clark, now Wells; thence southerly along the easterly margin of lands of Wells to a point in the easterly bank of Chuctanunda Creek, said point being the northwesterly corner of lands of the Hagaman Manufacturing Corporation; thence S 55 degrees 23' East 53.4 feet along the northerly margin of lands of the Hagaman Manufacturing Corporation to a point; thence S 18 degrees 06' West 122.7 feet along the easterly margin of lands of the Hagaman Manufacturing Corporation to a point, said point being the southwest corner of concrete retaining wall, thence S 53 degrees 54' East 28.3 feet along the northerly margin of lands of the Hagaman Manufacturing Corporation and being the southerly face of concrete wall to the westerly margin of lands now or formerly of Max DeJulius said point being the southeasterly corner of concrete retaining wall and being the place of beginning.

Together with all the right, title and interest of Hagaman Manufacturing Corporation in and to the land, pond dam and Chuctanunda Creek, generally known and referred to as the Anchor Mill Pond.

ALSO all that other certain piece or parcel of land situate in the Village of Hagaman, County of Montgomery and State of New York, and bounded and described as follows: BEGINNING at a point marked by an iron pin at the intersection of the northeast line of the property now or formerly of Charles Hillman No. 26 degrees 45' E 27.3 feet; thence N 68 degrees 17' W 215.2 feet to a stake west of the Dam; thence N 53 degrees 54' W 28.3 feet to a point on the northern side of said Dam; thence N 18 degrees 16' E 122.7 feet to a stake; thence N 55 degrees 23' W 53.4 feet to a stake; thence S 43 degrees 59' W 52.6 feet to a stake; thence S 43 degrees 59' W 52.6 feet to a stake along the southern bank of the Chuctanunda Creek; thence S 27 degrees 30' W 68 feet to a stake; thence S 19 degrees 49' W 161 feet to a stake; thence S 27 degrees 33' W 369 feet to a stake intersecting the property of the Town of Amsterdam; thence along the property line of the Town of Amsterdam and that now or formerly of Frank Kowalski S 79 degrees 59' E 380 feet to a stake to the line of the property now or formerly of Laura Bell Thompson; thence along the line of the property now or formerly of said Laura Bell Thompson and that of Charles

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(Continued)**

Hillman No. 19 degrees 50' E 398.8 feet to the point of beginning.