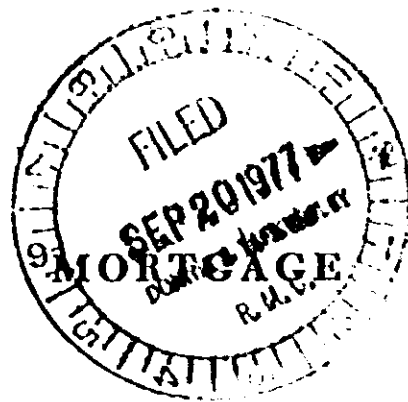


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Second

First Mortgage on Real Estate



STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Randall B. and June C. Howard

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) in the sum of Ten Thousand, Eight Hundred and twelve Dollars and 48/100----- DOLLARS

(\$ 10,812.48), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is 7 years after the date hereof, unless extended by mutual consent, the terms of said note and any agreement modifying it are incorporated herein by reference; and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, near the City of Greenville, at the southwestern corner of the intersection of Pennwood Lane and Tamarack Trail, and known and designated as Lot No. 22 of a subdivision known as Fontana Forest, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book YY at Page 171, and according to said plat has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Pennwood Lane at the joint front corner of Lots Nos. 22 and 23 running thence with the joint line of said lots S.42-30 W., 150 feet to an iron pin; running thence with the rear line of Lots 35 and 36 N. 31-22 W., 148.4 feet to an iron pin on the southeastern side of Tamarack Trail; running thence with said trail N. 72-23 E., 110 feet to the intersection of said trail with Pennwood Lane, which intersection is curved, the chord of which is S. 74-24 E., 41.8 feet; running thence with Pennwood Lane S. 41-11 E., 51.2 feet to an iron pin, point of beginning.

This property conveyed from Robert A. Bailey on January 10, 1968 and recorded in Book 1081 of Deeds, page 305.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment other than the usual household furniture be considered a part of the real estate.



Handwritten signature and date: 9/20/77

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