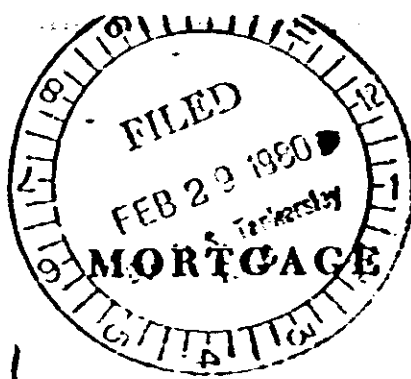


Second
First Mortgage on Real Estate



STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: DANIEL B. EVANS AND

TONI F. EVANS

(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

DOLLARS

SEVEN THOUSAND SIX HUNDRED SIXTY-FOUR AND 64/100-----
(\$7,664.64), 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 Four (4) 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,

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, being known and designated as Lot No. 163, Havelock Drive, Peppertree Subdivision, Section No. 3, as shown on a plat recorded in the RMC Office for Greenville County in Plat Book 4X at page 4, as revised by plat dated August 21, 1974, and recorded in said Office in Plat Book 5K at page 61, and having according to said revised plat, the following metes and bounds to-wit:

Beginning at an iron pin located on the eastern side of the cul-de-sac right-of-way of Havelock Drive, a joint corner of Lot Nos. 162 and 163; thence along said right-of-way N. 9-09 E. 40 feet to an iron pin; thence S. 89-40 E. 145 feet to an iron pin; thence S. 15-40 W. 114.2 feet to an iron pin; thence N. 59-21 W. 140 feet to an iron pin, the point of beginning.

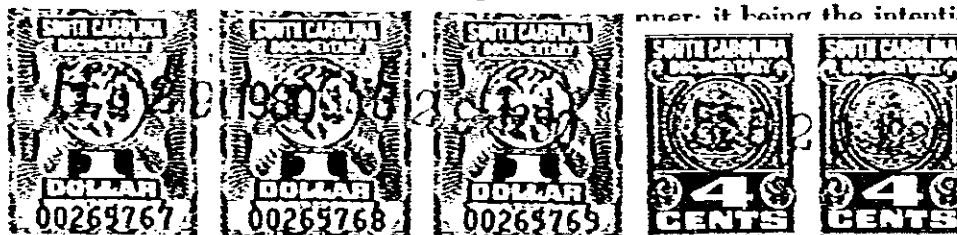
The above property is subject to the Amended Declaration of Covenants, Conditions and Restrictions dated July 13, 1973, and recorded in the Office of the RMC for Greenville County in Deed Book 978 at Page 895, and to any other restrictions, easements and rights-of-way of record, including a five foot drainage and utility easement on all side and rear lot lines.

This is the same property conveyed to R. David Kennerly by deed recorded in Deed Book 1026, at page 628.

This is the same property conveyed by deed of R. David Kennerly to Daniel B. Evans and Toni F. Evans, dated 12/30/75, recorded 12/31/75 in Deed Book 1029, page 571, of the RMC Office for Greenville County South Carolina.

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

it being the intention of the parties hereto that all such fixtures be considered a part of the real estate.



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