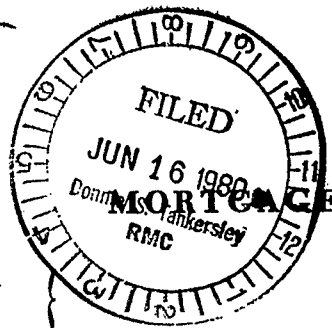


SECOND  
First Mortgage on Real Estate



BOOK 1505 PAGE 317

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: CARL T. EFFORD AND

NANCY M. EFFORD (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

TWELVE THOUSAND EIGHT HUNDRED FORTY-SIX AND 00/100----- DOLLARS

(\$ 12,846.00 ), 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 FIVE (5) 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, situate, lying and being on the northern side of Melbourn Lane, Chick Springs Township, Greenville County, South Carolina, being shown and designated as Lot 91 on a plat of WELLINGTON GREEN, recorded in the RMC Office for Greenville County in Plat Book YY, at page 29, and having, according to said plat, the following metes and bounds:

Beginning at an iron pin on the northern side of Melbourn Lane, joint front corner of Lots 91 and 80, and running thence along the common line of said lots, N. 28-30 E. 142.5 feet to an iron pin; running thence N 84-39 E. 51.3 feet to an iron pin at the joint rear corner of Lots 90 and 91; running thence S 5-12 E. 180.2 feet to an iron pin on the northern side of Melbourn Lane; thence along the northern side of Melbourn Lane, which line is curved, the chord of which is N. 75-18 W. 85.0 feet to an iron pin; thence continuing along the northern side of Melbourn Lane, N 62-49 W. 60.0 feet to an iron pin, the point of beginning.

This conveyance is subject to all restrictions, set back lines, roadways, zoning ordinances, easements and rights of way, if any, affecting the above property.

This is the same property conveyed to the Grantor herein by deed of H. J. Martin and Joe O. Charping by deed recorded May 6, 1964 in deed book 748, at page 232.

This is the same property conveyed by deed of Charles L. Rogers dated 10/10/78, recorded 10/13/78, volume 1089, at page 831 of the RMC Office for Greenville County, SC.

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, household furniture, be considered a part of the real estate.

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