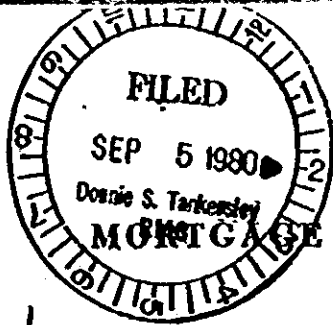


FIDELITY FEDERAL S&L ASSOC.  
P.O. BOX 1268  
GREENVILLE, S.C. 29602

Second  
Mortgage on Real Estate



BOOK 1514 PAGE 802

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Steve Garner and Gale K. Garner

(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 Nineteen thousand, five hundred-----DOLLARS

(\$ 19,500.00 ), 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 ten (10) 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, lying and being on the western side of Iverson Street in Greenville County, South Carolina, being shown and designated as Lot no. 1 on a plat of Heritage Hills, Section II, made by R. B. Bruce, Surveyor, dated April 17, 1968, recorded in the R.M.C. Office for Greenville County South Carolina in Plat Book WW, Page 15 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Iverson Street at the joint front corner of lots nos. 1 and 2 and running thence with the common line of said lots S. 70-27 W. 139.5 feet to an iron pin; thence S. 22-54 E. 111.0 feet to an iron pin; thence N. 73-40 E. 140 feet to an iron pin on the western side of Iverson Street; thence with the western side of Iverson Street N. 22-50 W. 119.0 feet to an iron pin the point of BEGINNING.

The above property is the same property conveyed to the grantor by deed of Marsha T. Selwyn recorded August 17, 1976 in Deed Book 1041 at Page 350 and is hereby conveyed subject to all rights-of-way, easements, conditions, public roads and restrictive covenants reserved on plats and other instruments of public record and actually existing on the grounds affecting said property.

This is the same property conveyed to Grantor by deed of William Goldsmith Company dated September 28, 1976 and recorded September 28, 1976 in the R.M.C. Office for Greenville County in Volume 1043 on Page 587.

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 h  
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