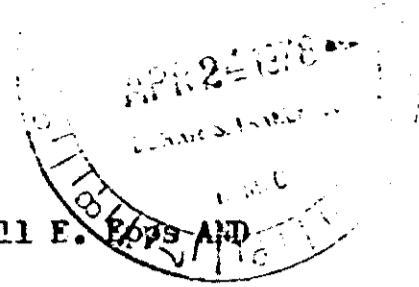


Second
Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE



TO ALL WHOM THESE PRESENTS MAY CONCERN: **Carroll E. Epps AND**
Patricia Ann Epps (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 two hundred forty four and 16/100** DOLLARS

(\$10,244.16), 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 **6** 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 southern side of Folkshire Court, being shown and designated at lots 96 and 97 on a Plat of WESTCLIFFE, recorded in the R.M.C. Office for Greenville County in Plat Book JJJ at Page 74, and having, according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the southern side of Folkshire Court, joint front corner of Lots 95 and 96, and running thence S 28-22 E, 16712 feet to an iron pin; thence with the rear line of Lot 96, S 58-12 W, 111.0 feet to an iron pin; thence S 77-43 W, 161.7 feet to an iron pin on the rear line of Lot 97; thence continuing S 88-53 W, 100.0 feet to an iron pin; thence N 52-48 W, 84.0 feet to an iron pin; thence N 29-40 E, 129.8 feet to an iron pin; thence with the joint property line of Lot 98 and Lot 97, N 61-55 E, 225.0 feet to an iron pin on Folkshire Court; thence continuing with the Southern Side of Folkshire Court, S 27-21 E, 45.0 feet to an iron pin; thence S 86-26 E, 30.0 feet to an iron pin; thence N 62-05 E, 30.0 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 Grantors herein by deed of Bennett H. Clark, recorded June 25, 1971, in Deed Book 918, at Page 646.

This is the same property conveyed by title of Jack P. Dean and Joy Gaul Dean by deed dated 5-26-77 recorded 5-27-77 in volume 1057 at page 458.

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.

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