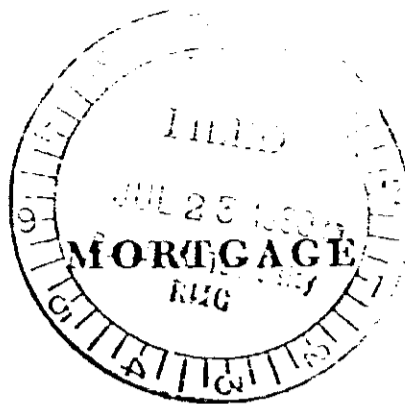


Second
Mortgage on Real Estate



1508 544

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: R. Randal Ridgeway and
Carol D. Ridgeway
(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, three hundred and seventy-four Dollars and 00/100---DOLLARS (\$ 10,374.00), 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 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, being known and designated as Lot No. 8, property of Central County, in Plat Book BB, at Pages 222 and 223 and having according to said plat the following metes and bounds, to wit:

BEGINNING at an iron pin on the northerly side of Dellwood Drive at the joint front corner of Lots 7 and 8 and running thence with the joint line of said lots N. 10-45 E. 167.2 feet to an iron pin on the southerly side of Twin Lake Drive; running thence with the said side of Twin Lake Drive N. 77-45 W. 75 feet to an iron pin at the joint corner of Lots 8 and 9 and running thence with the joint line of said lots S. 10-45 W. 169 feet to an iron pin on the northerly side of Dellwood Drive; running thence with the said side of Dellwood Drive S. 79-15 E. 75 feet to an iron pin the point of beginning.

This is the same property conveyed to Charles M. and Frances F. Westmoreland by deed of Lawrence Reid recorded in the RMC Office for Greenville County on September 28, 1956 in Deed Book 562 at Page 249. Charles M. Westmoreland died testate on May 8, 1978 and under the terms of his Will left all of his property including the above described property unto the grantor. Reference is made to the records of the Judge of Probate Court for Greenville County at Apartment 1488 File 23.

This conveyance is made subject to all restrictions, set back lines, roadways, easements and rights of way, if any, appearing of record, on the premises or on the recorded plat, which affect the property hereinabove described.

This is the same property conveyed by deed of Frances F. Westmoreland, dated 05/24/78 and recorded 05/24/78 in the R.M.C. Office of Greenville County in Volume 1079, at Page 759.

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 to the same, the parties hereto that all such fixtures and appurtenances are to be included in the same estate.

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