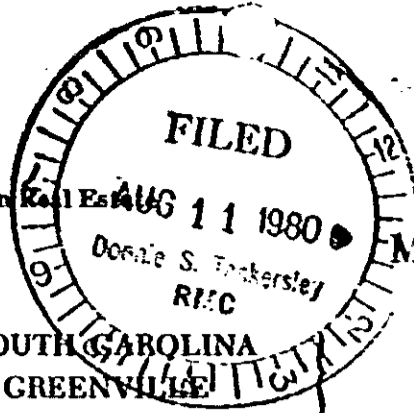


SECOND

MORTGAGE on Real Estate



MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: William A. Higgins and

Joan M. Higgins

(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 Fourteen thousand, two hundred, fifty and 00/100----- DOLLARS

(\$14,250.00), 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 piece, parcel or lot of land, with all improvements thereon or hereafter constructed thereon, situate, lying and being on the southern side of Enfield Way, near the City of Greenville, in the County of Greenville State of South Carolina, and known and designated as Lot No. 78 of a subdivision known as Merrifield Park, Section 2, plat of which is recorded in the RMC Office for Greenville County in Plat Book MW at pages 50 and 51 and, according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots 78 and 79 on the southern side of Enfield Way and running thence with the joint line of said lots S. 32-50 W. 198.2 feet to an iron pin; thence N. 76-11 W. 92.5 feet to an iron pin; thence N. 35-59 E. 240 feet to an iron pin on the southern side of Enfield Way; thence with the southern side of said Enfield Way S. 53-04 E. 59.8 feet; thence continuing with the southern side of said Enfield Way S. 63-09 E. 48 feet to an iron pin, the point of beginning.

This being the identical property conveyed to the grantor by deed of W. N. Leslie, Inc. recorded on December 4, 1970 in the RMC Office for Greenville County, SC in Deeds Book 904 at page 57.

This conveyance is made subject to any and all existing reservations, easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record, on the recorded plat(s) or on the premises.

This is the same property conveyed by deed of Betty W. Ballenger, dated and recorded 9/30/77 in the RMC Office for Greenville County, South Carolina in deed book 1065, at page 939.

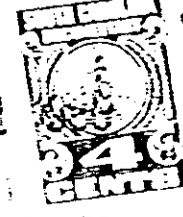
Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached or fitted thereto, the Mortgagor hereby warrants and covenants that all such fixtures and appurtenances are included in this mortgage and are part of the real estate.

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