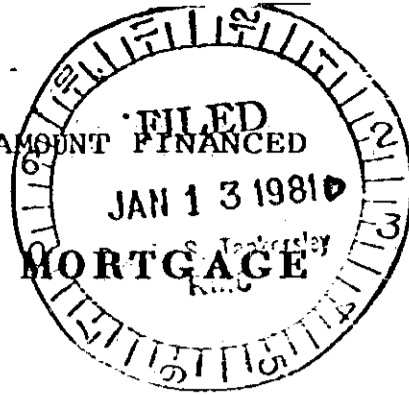


** DOC STAMPS ARE FIGURED ON AMOUNT FINANCED

BOOK 1529 PAGE 954



SECOND
First Mortgage on Real Estate

\$9,609.00

October 1268

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: DANIEL W. CZIRAKY AND

KIM E. CZIRAKY

(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, four hundred, nineteen and 60/100----- DOLLARS

(\$19,419.60), 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,

All that certain piece, parcel or lot of land, situate, lying and being in the County of Greenville, State of South Carolina, and being known and designated as Lot 88, Heritage Lakes Subdivision, according to a plat prepared of said Subdivision by Heaner Surveying Company, revised October 26, 1977 and which said plat is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 6-H, at page 18, and according to said plat having the following courses and distances, to-wit:

Beginning at a point on the edge of Harness Trail, joint front corner with Lot 89 and running thence with the common line with said Lot, S. 44-36-20 E. 195 feet to a point in the line with Lot 90; thence running with the common line with lot 90 and 102, S. 45-23-40 W. 110 feet to a joint rear corner with lot 87; thence running with the common line with Lot 87, N.44-36-20 W. 195 feet to a point on the edge of Harness Trail; thence running with the edge of said Road, N.45-23-40 E. 110 feet to a point on the edge of said Road, the point of beginning.

The within property is the identical property conveyed by deed of Davidson Enterprises, Inc., recorded in the RMC Office for Greenville County, SC October 31, 1980.

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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, the intention of the parties hereto that all such



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