The State of South Carolina,

County of GREENVILLE

GREENVILLE

JUL 25 4 38 PM 83

OONNIE S. JEDNERS IND.

SECOND MORTCAGE

To All Whom These Presents May Concern: WE, MICHAEL ROBERT OSTROWSKI AND MELINDA MARIE OSTROWSKI GREETING:

Whereas, we , the said Michael Robert Ostrowski and Melinda Marie Ostrowski in and by our certain promissory note in writing, of even date with these presents, are well and truly indebted to Bowater Carolina Federal Credit Union

in the full and just sum of Nine Thousand and no/100-----(\$9,000.00)

Dollars , to be paid as shown on Note dated July 15, 1983,

, with interest thereon from as shown on said Note

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until paid in full; all interest not paid when due to bear interest at same rate as principal; and if any portion of principal or interest be at any time past due and unpaid, then the whole amount evidenced by said note to become immediately due, at the option of the holder hereof, who may sue thereon and foreclose this mortgage; and in case said note, after its maturity, should be placed in the hands of an attorney for suit or collection, or if, before its maturity, it should be deemed by the holder thereof necessary for the protection of his or its interests to place, and the holder should place, the said note or this mortgage, in the hands of an attorney for any legal proceedings, then and in either of said cases the mortgagor promises to pay all costs and expenses, including 10 per cent. of the indebtedness as attorney's fees, this to be added to the mortgage indebtedness, and to be secured under this mortgage as a part of said debt.

NOW KNOW ALL MEN, That we , the said Michael Robert Ostrowski and

Melinda Marie Ostrowski , in consideration of the said debt and

sum of money aforesaid, and for the better securing the payment thereof to the said Bowater Carolina

Federal Credit Union according to the terms of the said note, and also in

consideration of the further sum of Three Dollars, to  $\,$  us  $\,$  the said Michael Robert Ostrowski and Melinda Marie Ostrowski

, in hand well and truly paid by the said Bowater Carolina Federal

Credit Union

at and before the signing of these Presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released and by these Presents do grant, bargain, sell and release unto the said Bowater Carelina Federal Credit Union, its successors and assigns, forever, All that piece, parcel or lot of land, situate, lying and being on the southern side of the cul-de-sac of Bennington Road in the County of

All that piece, parcel or lot of land, situate, lying and being on the southern side of the cul-de-sac of Bennington Road in the County of Greenville, State of South Carolina, being shown and designated as the major part of Lot 73 on a plat entitled "Canebrake I", recorded in the RMC Office for Greenville County in Plat Book 5-P, at page 56, and having, according to a more recent plat entitled "Property of Michael Robert Ostrowski", prepared by Freeland & Associates, dated December 8, 1981, the following metes and bounds:

BEGINNING at an iron pin on the southern side of the cul-de-sac of Bennington Road at the joint corner of Lots Nos. 73 and 74, and running thence on a new line through Lot 73, S. 7-48 E. 128.09 feet to an iron

2.7