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MORTGAGE

APR 24 AM '80

THIS MORTGAGE is made this 20th day of March 1980, between the Mortgagor, Mike *Mike* Chiang and Keiko K. Chiang *Keiko* (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S.C. 29644 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of THIRTY THOUSAND TWO HUNDRED AND NO/100 (\$30,200.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 20, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2010.

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

ALL that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, in the Town of Simpsonville, Austin Township, being shown and designated as Lot No. 620, Section VI, Sheet 1, of Westwood Subdivision, as shown on plat thereof, recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book 4X at Page 100, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at the Northeast corner of Lot 620 and running N. 1-35 E. 145 feet to the joint rear corner of Lots 620 and 621; thence running N. 87-32 W. 100.6 feet to the joint rear corner of Lots 620 and 619; thence running S. 8-00 W. 140 feet to the joint front corner of Lots 620 and 619; thence running N. 89-46 E. 28 feet to a point; thence running N. 88-00 E. 57 feet to the beginning corner.

This is the same property conveyed to the mortgagors by deed of Terry S. Ogles and Sperry N. Ogles recorded March 20, 1980, in the R.M.C. Office for Greenville County, S.C.

which has the address of 1306 Yellow Wood Drive Simpsonville S.C. 29681 (herein "Property Address");

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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