

Mailing Address: P. O. Box 969
Greer, S. C. 29651

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S.C.

MORTGAGE

THIS MORTGAGE was made this 1st day of June 1981 between the Mortgagor, CHLEN-YEH HSU and PEN-HSIN HSU (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina, whose address is 107 Church Street - Greer, South Carolina 29651 (herein "Lender").

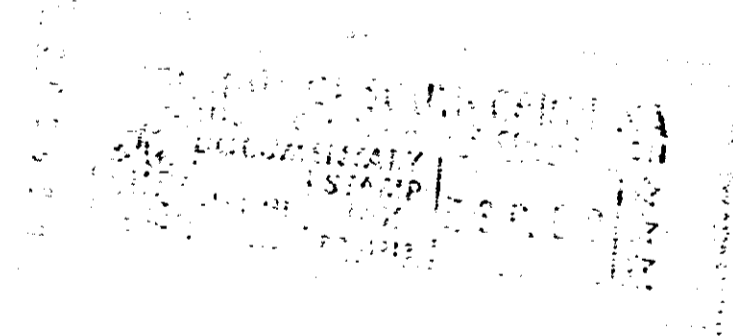
WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy Seven Thousand and No/100 (\$77,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 1, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2011

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 with the buildings and improvements thereon lying and being on the northwesterly side of Creekside Road, near the City of Greenville, South Carolina, and being designated as Lot No. 430 on Map Three, Section Two, Sugar Creek, as recorded in the RMC Office for Greenville County, S. C. in Plat Book 7X, at page 2, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwesterly side of Creekside Road, joint front corner of Lots 429 and 430 and running thence along the common line of said lots N. 55-21 W. 161.08 feet to an iron pin, joint rear corner of Lots 430 and 431; thence along the common line of said lots S. 19-57 W. 157.32 feet to an iron pin on the northerly side of Creekside Court; thence along said Court S. 69-56 E. 106.23 feet to an iron pin at the corner of the intersection of Creekside Court and Creekside Road; thence around said corner on a curve the chord of which is N. 69-14-56 E. 37.84 feet to an iron pin on the northwesterly side of Creekside Road; thence along said Road N. 32-44-33 E. 94.32 feet to an iron pin, the point of BEGINNING.

This is the same property conveyed to the Mortgagors herein by deed of Cothran & Darby Builders, Inc. recorded March 2, 1981, in Deed Book 1143, at page 518.



which has the address of 105 Creekside Road, Greer, Greenville County, South Carolina, 29651 (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 seised 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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