



MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 15,085.04

THIS MORTGAGE is made this 24th day of April 1984, between the Mortgagor, Ching-Yuan Chao and Fu Hsim Chao (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-one thousand four hundred thirty-two and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 24, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 15, 1989;

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 lot of land with building and improvements in the town of Mauldin, lying on the north-western side of Miller Road in Austin Township, Greenville County, South Carolina, and shown on a plat of Clyde J. Jones by Carolina Surveying Company, Dated August 18, 1982, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northwestern side of Miller Road at the joint front corner of property of the Grantor and running thence along Miller Road S. 55-11 W., 108 Feet to an iron pin at the intersection of Miller Road and Old Mill Road; thence along the northern side of Old Mill Road, N. 65-32 W., 155 Feet to an iron pin; thence N. 21-50 E., 251.8 Feet to an iron pin, joint rear corner of other property of the Grantor; thence S. 29-57 E., 272.6 feet to an iron pin on the northwestern side of Miller Road, the point of beginning.

This is a portion of the property conveyed to the Grantor herein by deed of Walter W. Goldsmith, as Trustee dated July 7, 1971 and recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 919 at Page 629

This is that same property conveyed by deed of Clyde J. Jones to Ching-Yuan Chao and Fu Hsim Chao dated September 27, 1982 and recorded September 29, 1982 in deed Volume 1174 at Page 779 in the R/C Office for Greenville County, South Carolina.

which has the address of 401 Miller Road, Greenville S.C. 29607 (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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