

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

FILED
GREENVILLE CO. S.C.
MAY 4 10 25 AM '84
J. W. INGERSLEY
R.M.C.

WHEREAS, Ching-Yuan Chao and Fu Hsim Chao

(hereinafter referred to as Mortgagor) is well and truly indebted unto First Citizens Bank and Trust Co. of S.C.
P.O. Box 3028
Greenville, S.C. 29602

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of Twenty One Thousand Sixty Three and 00/100-----

-----Dollars (\$ 21,063.00--) due and payable

in sixty (60) equal monthly installments of principal and interest of Three Hundred Fifty One and five-one hundredths (\$351.05) Dollars, each, beginning June 17, 1984, and continuing on the same day of each month thereafter until paid in full. Said payments include ~~XXX~~ interest thereon from date at the rate of fourteen per centum per annum, ~~XXXXXX~~:

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

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, in the Town of Mauldin, on the northwestern side of Miller Road, in Austin Township, shown on a plat of property 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 now or formerly of Clyde J. Jones and running thence along Miller Road, S.55-11W., 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.65-32W., 155 feet to an iron pin; thence N.21-50E., 251.8 feet to an iron pin, joint rear corner of other property now or formerly of Clyde J. Jones; thence S.29-57E., 272.6 feet to an iron pin on the northwestern side of Miller Road, the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Clyde J. Jones, as recorded in the RMC Office for Greenville County, S.C., in Deed Book 1174, at page 779.

This mortgage is junior and subordinate in lien to that mortgage given by the mortgagors herein to Clyde J. Jones, dated September 27, 1982, in the original amount of \$75,000.00. Said mortgage being recorded in the RMC Office for Greenville County, S.C., in REM Book 1581, at page 783.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
DOCUMENTARY
STAMP TAX
\$ 08.44
MAY 4 1984

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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 now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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