

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Li-Chyun Eric Hsia and Dah-Wui Rachel Huang Hsia

(hereinafter referred to as Mortgagor) is well and truly indebted unto Fu-Hai Huang and/or Ya-Hsiung Shen Huang

(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

Seventy Thousand and 00/100----- Dollars (\$70,000.00) due and payable

in accordance with the terms and provisions of Note of even date

with interest thereon from date at the rate of eleven per centum per annum, to be paid: monthly

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, near the City of Greenville, on the southwesterly side of Meadow Creek Court, being known and designated as Lot No. 161 on plat entitled "Map No. 4, Section I, Sugar Creek" as recorded in the RMC Office for Greenville County, S. C., in Plat Book 5D, at Page 72 and having, according to said plat, the following metes and bounds, to-wit:

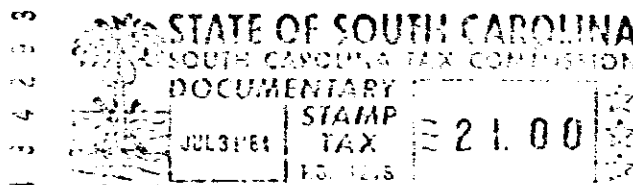
BEGINNING at an iron pin on the southwesterly side of Meadow Creek Court, said pin being the joint front corner of Lots 160 and 161 and running thence with the common line of said lots S. 85-27-10 W. 112.51 feet to an iron pin, the joint rear corner of Lots 160 and 161; thence with the common line of said lots S. 18-46-31 E. 200.06 feet to an iron pin; thence N. 77-52-44 E. 20.99 feet to an iron pin, the joint rear corner of Lots 161 and 162; thence with the common line of said lots N. 21-16-53 E. 162.37 feet to an iron pin on the southwesterly side of Meadow Creek Court; thence with the southwesterly side of Meadow Creek Court on a curve, the chord of which is N. 36-37-59 W. 53.12 feet to an iron pin, the point of BEGINNING.

THIS conveyance is subject to all restrictions, setback lines, roadways, easements, including a 25 foot sewer easement across rear and side lot lines, and right of ways, affecting the above-described property.

THIS being the same property conveyed to the Mortgagors herein by deed of Barton R. Swalm and Riki N. Swalm dated July 27, 1984, and recorded simultaneously herewith.

MORTGAGORS have the right to pre-pay this mortgage at any time or times without penalty.

Payment must be received by the 20th of each month or mortgagors must pay 5% late charge.



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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