201 Callege St. Greenwell, S.C. 29601 FILED GR: "

OCT 26 11 23 AM '82 MORTGAGE DONNIE S. TANKERSLEY R.M.C

THIS MORTGAGE is made this

Jia Nan Lu and Chiu Tze Lu-Huang

, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of \$5132.29 (Five thousand one hundred thirty-two and 29/100----) Dollars, which indebtedness is evidenced by Borrower's note dated October 25, 1982 __, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 1987

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, County of Greenville, being known and designated as Lot No. 32, as shown on a revised plat of the subdivision of Palmetto Downs, Section II, which is recorded in the Office of the RMC for Greenville County, SC in Plat Book 7-C at Page 96.

THIS is a portion of the property conveyed to the grantor by Jane Stewart Wallace by deed dated April 30, 1978 and recorded May 2, 1978 in Deed volume 1078 at page 329 in the Office of the RMC for Greenville County, SC and is conveyed subject to any restriction reservations, zoning ordinances, easements and/or rights of way that may appear of record, on the recorded plat or on the premises.

This being the same property conveyed to the mortgagor by deed of The Fortis Corporation, a North Carolina Corporation and recorded in the RMC Office for Greenville County on September 4, 1980 in Deed 1132 at Page 566.

This is a second mortgage and is Junior in Lien to that Mortgage executed by Jia Nan Lu and Chiu Tze Lu-Huang to First Federal Savings & Loan Association which mortgage is recorded in the RMC Office for Greenville County on September 4, 1980 in Book 1514 at Page 346.

4 Morgan Way Palmetto Downs which has the address of _

Greenville (City)

South Carolina 29615 _(herein "Property Address"); (State and Zip Code)

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.

SOUTH CAROLINA - 1 to 4 Family-6'75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Fara. 24)