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ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, known and designated as Unit 87 on plat of JAMESTOWNE II recorded in the RMC Office for Greenville County in Plat Book 9W, page 33 and also as shown on a more recent survey by Freeland and Associates, dated June 15, 1984, entitled "Property of Chien-Yeh Hsu and Pen-Hsin Hsu", recorded in the RMC Office for Greenville County in Plat Book page 14, and having, according to the more recent survey, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint corner of Units 88 and 87 and running thence along the common line of said units, S68-01W 50.0 feet to an iron pin; thence turning and running N21-59W 26.0 feet to an iron pin; thence turning and running N68-01E 50.0 feet to an iron pin; thence turning and running S21-59E 26.0 feet to an iron pin, the point of beginning.

This being the same property conveyed to Mortgagors herein by deed of Sunbelt Properties, Inc., to be recorded of even date herewith.

STATE OF SOUTH CAROLINA

STATE OF SOUTH CAROLINA

DOCUMENTARY

STAMP

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which has the address of 4649. Old. Spartanburg. Road, .Unit. 87., Jamestowne .II, .Taylors

South .Carolina, ... 29687... (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.

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