F 00. S. C. MORTGAGE

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THIS MORTGAGING made this. 13th day of July

1983, between the Mortgagor, HOLLIS E. SMITH, SR. AND CAROLYN A. SMITH

BANKERS MORTGAGE CORPORATION——————————, a corporation organized and existing under the laws of The State of South Carolina, whose address is Post Office Drawer F-20, Florence, South Carolina, 29503 (herein "Lender").

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, shown as Lot 120 on plat of Berea Forest, Section II, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book 4N at Pages 76 and 77, and having, according to a more recent survey prepared by Freeland and Associates, dated July 8, 1983, entitled "Property of Hollis E. Smith, Sr. and Carolyn A. Smith", the following metes and bounds, to-wit:

BEGINNING at an iron pin on Berea Forest Circle at the joint front corners of Lots 120 and 121 and running thence along the line of said Lots, N. 60-55 E. 130.0 feet to an iron pin; thence along the rear line of Lot 120, N. 29-05 W. 90 feet to an iron pin at the joint line of Lots 119 and 120; thence along the line of said lots, S. 60-55 W. 130.0 feet to an iron pin on Berea Forest Circle; thence along said Circle, S. 29-05 E. 90.0 feet to the point of BEGINNING.

THIS is the same property conveyed to the Mortgagors herein by deed of James G. Austin and Marcile B. Austin dated July 13, 1983 and recorded simultaneously herewith.

South Carolina 29611(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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