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DONNELL R. KELLEY  
R.A.C.

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SPACE ABOVE THIS LINE FOR RECORDER'S USE

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 17, 1984. The mortgagor is GARY G. HARBIT AND CLAUDIA B. HARBIT

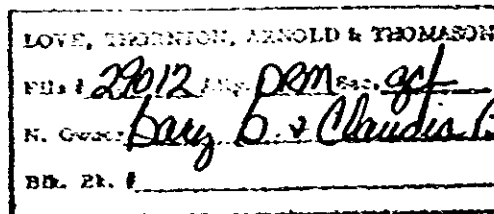
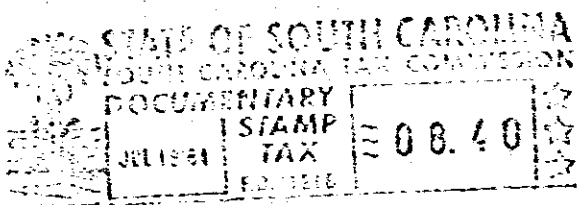
("Borrower"). This Security Instrument is given to BANKERS MORTGAGE CORPORATION, which is organized and existing under the laws of South Carolina, and whose address is Post Office Drawer F-20, Florence, South Carolina 29503 ("Lender"). Borrower owes Lender the principal sum of - - TWENTY-EIGHT THOUSAND AND NO/100 - - - - Dollars (U.S. \$ 28,000.00 - -). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 1, 2014. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that lot of land with improvements thereon situate on the southerly side of Darby Road in the County of Greenville, State of South Carolina, being shown as a tract containing 2.50 acres on a plat of the property of Gary G. Harbit and Claudia B. Harbit dated July 13, 1984, prepared by Freeland & Associates, recorded in Plat Book 100 at page 22 in the R.M.C. Office for Greenville County, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a new railroad spike near the center of Darby Road at the corner of property now or formerly belonging to Pool, and running thence with the Pool property, S. 30-04 E. 488.19 feet to an iron pin; thence S. 53-06 W. 224.68 feet to an iron pin; thence N. 30-04 W. 488.19 feet to a railroad spike near the center of Darby Road; thence with said road, N. 53-06 E. 224.68 feet to the point of beginning.

This is the same property conveyed to the mortgagor herein by deed of Andre C. Pool dated July 17, 1984, to be recorded herewith.

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which has the address of Route 5, Darby Road Greenville, South Carolina 29609 ("Property Address");

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

REC-15

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