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GREENVILLE, S.C.
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DONNIE WALKERSLEY
R.M.C.

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Dr. Gary G. Harbit, Tax

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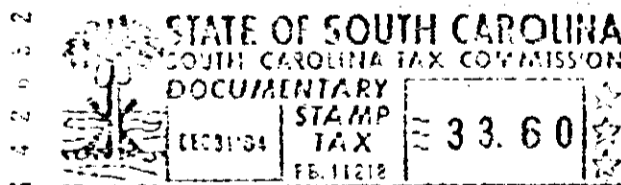
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on December 31, 1985. The mortgagor is DR. GARY G. HARBIT AND CLAUDIA B. HARBIT ("Borrower"). This Security Instrument is given to First Federal Savings and Loan Association of South Carolina, which is organized and existing under the laws of the United States of America, and whose address is 301 College Street, Greenville, South Carolina 29601 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED TWELVE THOUSAND AND NO/100 Dollars (U.S. \$112,000.00). 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 May 1, 2010. 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 the 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 those lots of land, together with improvements thereon, situate, lying and being on the southerly side of East Lee Road in the County of Greenville, State of South Carolina, being shown as Lots 1 and 2, Section A, of Pinehurst Subdivision, a plat of which is recorded in Plat Book S at page 77-A in the R.M.C. Office for Greenville County, and also being shown as Lots 1 and 2 on a plat of the property of Dr. Gary G. Harbit and Claudia B. Harbit dated December 31, 1984, prepared by Freeland & Associates recorded in Plat Book LD at page 92 in the R.M.C. Office for Greenville County, and having, according to said latter plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the southwestern corner of the intersection of East Lee Road and Hale Drive, and running thence with Hale Drive, S. 28-45 E. 193 feet to an iron pin; thence S. 61-58 W. 143.34 feet to an iron pin; thence N. 29-08 W. 222.09 feet to an iron pin on the southern side of E. Lee Road; thence with East Lee Road N. 72-55 E. 153 feet to the point of beginning.

This is the same property conveyed to the mortgagor herein by deed of First Federal Savings and Loan Association of South Carolina dated December 31, 1984, to be recorded herewith.



which has the address of 102 East Lee Road, Taylors, South Carolina 29687 ("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 seized 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.

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