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THIS MORTGAGE is made this 3rd day of July, 1980, between the Mortgagor, Dudley E. Sage and Carolyn R. Sage, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, 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 Seven Thousand- One Hundred and Twenty-Five - (7,125.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 3, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 1985

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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, near the town of Mauldin, being known and designated as Lot No. 99, Baldwin Circle, on Plat Number 1 of Verdin Estates, said plat being prepared by C.O. Riddle, Surveyor, dated September 21, 1972, and recorded in the R.M.C. Office for Greenville County in Plat Book 4R at pages 34 and 35, and according to said plat, having the following metes and bounds, to-wit:

BEGINNING At an iron pin on the eastern side of Baldwin Circle at the joint front corner of Lots 98 and 99; thence with the joint line of said lots, S. 88-27 E., 140 feet to an iron pin; thence S. 1-33 W., 86 feet to an iron pin; thence N. 88-27 W., 140 feet to an iron pin on the eastern side of Baldwin Circle; thence with Baldwin Circle, N. 1-33 E., 86 feet to an iron pin, the point of beginning.

For deeds into Grantors, see deed from Juster Enterprises, Inc. dated March 19, 1974, and recorded March 19, 1974, in Deed Book 995 at page 542, and deed from James L. Sanderson to Robert L. Juster, dated June 3, 1976, recorded June 24, 1976, in Deed Book 1038 at page 572.

This being the same property conveyed to the mortgagor herein by deed of Robert Edward Juster and Carroll B. Long and recorded in the RMC office for Greenville County on 8/16/79 in Deed Book 1109 and page 516.

This is a second mortgage and is junior in lien to that mortgage executed to Dudley E. & Carolyn R. Sage which mortgage is recorded in RMC office for Greenville County in Book 1477 and page 204; and rerecorded in Book 1481 and page 138.

which has the address of 106 Baldwin Circle Mauldin, South Carolina 29662 (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 seized 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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