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JOHN W. WILKERSLEY

MORTGAGE

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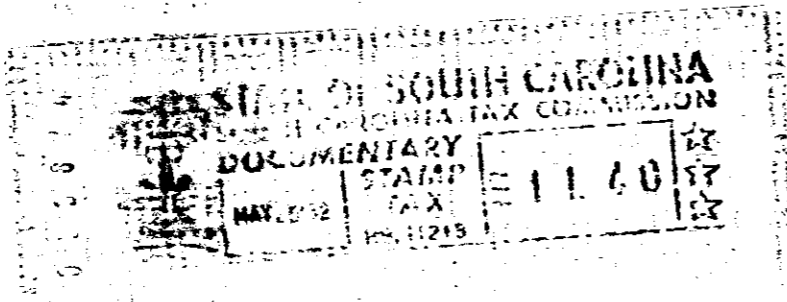
THIS MORTGAGE is made this 17th day of May 1982, between the Mortgagor, James D. Baggs and Lenora Q. Baggs (herein "Borrower"), and the Mortgagee, Flick Mortgage Company, PO Box 561141, Miami, Florida 33156, a corporation organized and existing under the laws of Florida, whose address is BO. Box 561141, Miami, Florida 33156 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Eight Thousand Five Hundred and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 17, 1982 (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, 2012;

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 lot of land situate on the Western side of McAdoo Avenue near the City of Greenville, County of Greenville, State of South Carolina, being shown as Lot No. 85 on plat of Glenn Grove Park, made by R. E. Dalton, Engineer, in May, 1924, and recorded in Plat Book "F", at page 233 in the RMC Office for Greenville County, reference to which plat is hereby craved for a more complete and accurate description by the metes and bounds thereof.

This is the same property conveyed to James D. Baggs and Lenora G. Baggs by deed of Jere Wagner and Marcelle F. Wagner dated and recorded concurrently herewith.



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which has the address of 6 McAdoo St, Greenville, SC 29607 (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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