

RECORDED
GREENVILLE CO. S.C.
JAN 9 3 35 PM '82
DONNIE S. TANKERSLEY

MORTGAGE

THIS MORTGAGE is made this 18th day of December, 1981, between the Mortgagor, Robert P. Billig and Betty J. Billig, (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 Twelve Thousand Dollars and no/100's Dollars, which indebtedness is evidenced by Borrower's note dated December 18, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 1992;

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 to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Town of Simpsonville, lying and being in the western corner of the intersection of Aster Drive and Caralvine Road and being known and designated as Lot No. 24 on a plat of POINSETTIA Subdivision, Section I, plat of which is recorded in the RMC Office for Greenville County in Plat Book BBB at Pg. 103, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Caralvine Road at the joint front corner of Lots 23 and 24 and running thence with the common line of said Lots N. 13-06 W., 171.7 feet to an iron pin at the joint rear corner of said Lots; thence N. 77-40E., 110 feet to an iron pin on the southwestern side of Aster Drive; thence with Aster Drive S. 13-06 E, 145 feet to an iron pin in the corner of the intersection of Aster Drive and Caralvine Road; thence with the curver of the intersection, the chord of which is S. 31-54 W., 35.3 feet to an iron pin on Coralvine Rd; thence with said Road S. 76-54 W., 85 feet to the point and place of beginning.

This being the same property conveyed to mortgagor by deed of James T. and Roxanne C. Farrar, dated July 3, 1978, recorded in the RMC Office for Greenville County, on July 7, 1978, in Deed Book # 1082, and page # 659.

This is a second mortgage and is junior in lien to that mortgage executed by James T. and Roxanne C. Farrar, in favor of First Federal Savings & Loan, which mortgage is recorded in the RMC Office for Greenville County, in Book #1437, and page #569.

which has the address of 115 Coralvine Road Simpsonville
(Street) (City)

South Carolina 29681 (herein "Property Address");
(State and Zip Code)

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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