P.O. Box 408 Greenville, S. C. 29602

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10RTGAGE

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THIS MORTGAGE is made this 18th day of Decem 19 81, between the Mortgagor, Robert P. Billig and Betty J. Billig day of December (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 Rozrower's Dollars, which indebtedness is evidenced by Borrower's , (herein "Note"), providing for monthly installments of principal note dated December 18,1981 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 notect Roxanne C. Farrar, dated July 3,1978, recorded in the RMC Office for FEB 10 1884 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. Farrac, profavor of First Federal Savings & Loan, which mortgage is recorded in the lots of the for Greenville County, in Book #1437, and page #569.

FEB 10 534 "

which has the address of

(herein "Property Address"),

South Carolina 29681

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, freyet together in the improvements now or hereafter erected on the property, and all easements, rights, appurions 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.

SOUTH CAROLINA -- 1 to 4 Fazzly -6.75-FNMA/FHLMC UNIFORM INSTRUMENT (with american adding Para 24)