commencing on the first day of cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of August 1, 2009. NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (S3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bar-

gained, sold, and released, and by these presents does grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following-described real estate situated in the County of Greenville State of South Carolina:

and bounds as shown on said latter plat.

All that lot of land in the county of Greenville, State of South Carolina, known and designated as Lot No. 25 as shown on plat of Oxford Estates subdivision, recorded in the RMC Office for Greenville County in Plat Book W, page 158; also shown as the Property of Jeffery A. Lyles and Elaine D. Lyles on a plat prepared by Carolina Surveying Company recorded in the RMC Office for Greenville County in Plat Book 7J at page 91; said lot having such metes

This is the identical property conveyed to the Mortgagors herein by deed of Larry G. Shaw Builder, Inc. to be recorded simultaneously herewith.

Mortgage to be re-recorded due to misspelling of Mortgagors name.

Orogether with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident pr appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and Highting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of an interest on the indebtedness evidenced by the said note, at the times and in the manner herein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on The principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

HUD-92175M (1-79)

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Replaces Form FHA-2175M, which is Obsolete

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