This form is used in connection

SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1972)

Service Contract

with mortgages insured under the one- to four-family provisions of the National Housing Act.

P. O. Box 10007 G. 29603 STATE OF SOUTH CAROLINA, COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: Billy Giles and Annie H. Giles

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Lincoln Home Mortgage Company, Inc.

, a corporation , hereinafter organized and existing under the laws of State of Georgia called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of EIGHTEEN THOUSAND ONE HUNDRED AND ), with interest from date at the rate Dollars (\$ 18,100.00 NO/100ths per centum ( 8 1/2 %) per annum until paid, said principal of eight and one-half and interest being payable at the office of Lincoln Home Mortgage Company, Inc., P. O. Box Greenville, South Carolina 29603 10007 in or at such other place as the holder of the note may designate in writing, in monthly installments of ONE HUNDRED Dollars (\$ 139.19 THIRTY-NINE AND 19/100ths , 19 76 and on the first day of each month thereafter until commencing on the first day of November the principal 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 October, 2006

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 (\$3) 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, bargained, 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:

ALL that lot of land in Greenville Township, Greenville County, State of South Carolina, on the southern side of Monteith Circle, near the City of Greenville, being shown as Lot No. 10 on Plat of Monteith Heights, made by Pickell & Pickell on March 28, 1946, and recorded in the R.M.C. Office for Greenville County in Plat Book B at page 185, and described as follows:

BEGINNING at a stake on the southern side of Monteith Circel, 356.9 feet East from the Old Augusta Road at corner of Lot 11, and running thence with the line of said lot, S. 5-30 E. 160 feet to a stake; thence N. 84-00 E. 80 feet to a stake at corner of Lot 9; thence with the line of said lot, N. 5-30 W. 160 feet to a stake on Monteith Circle; thence with the southern side of Monteith Circle, S. 84-00 W. 80 feet to the beginning corner.

This is the identical property conveyed to the mortgagor herein by deed of John Leonard Logan, dated September 17, 1976 and recorded in the R.M.C. Office for Greenville County in Deed Book 1043 at page 9-1 on the 20 day of September, 1976.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting 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 and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an amount aqual 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.

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