1513 04958

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Sheryl Lynn Styles

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

WHEREAS, the Mortgagor is well and truly indebted unto Charter Hortgage Company, and or The Secretary of Housing and Urban Development and his respective successors and assigns as their interest may appear

. bereinafter organized and existing under the laws of The United States of America 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 Thirty Two Thousand Seven Hundred Dollars (\$ 32,750.00), with interest from date at the rate Fifty & 00/100 12.0%) per annum untit paid, said principal of Twelve per centum (12.0%) per centum (harter Mortgage Company company in Jacksenville, Florida

or at such other place as the holder of the note may designate in writing, in monthly installments of three Hundred Thirty Seven & 00/100 Dollars (\$ 33 commencing on the first day of each monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing, in monthly installments of the note may designate in writing in the Dollars (\$ 337.00 , 19 80, and on the first day of each month thereafter until 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 shall be due and payable on the first day of

NOT, 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 with the buildings and improvements thereon situate on the east side of Willowtree Drive in the Town of Simpsonville, Austin Township, Greenville County, South Carolina, being shown and designated as Lot 382 of Section 4 of Westwood Subdivision, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-R, at Page 30 and having, according, to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the east side of Willowtree Drive at the joint corner of Lots 259 and 382 and runs thence along the line of Lots 359 and 360 N. 87-33 E. 140 feet to an iron pin; thence along the line of Lot 380 N. 2-27 W. 86 feet to an iron pin; thence along the line of Lot 381 S. 87-33 W. 140 feet to an iron pin on the East side of Willowtree Drive; thence along Willowtree Drive S. 2-27 E. 86 feet to the beginning corner.

This being the same property conveyed to the grantor herein by Deed of Richard D. Arrowood and Dolly F. Arrowood of even date to be recorded TATE OF SOUTH CAROLINA herewith.

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 Mortgagce, 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 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.

FHA-2175M (1-78)