

S. 79-33 W. 191 feet to a point on the Eastern side of Lake Fairfield Drive; thence with the Eastern side of said Drive N. 25-09 W. 38 feet; thence still with the Eastern side of said Drive N. 7-43 W. 62 feet to the point of beginning.

TO HAVE AND HOLD said premises unto the mortgagee; and said mortgagor warrants said premises to be unencumbered, and that possession of same and the lawful right to convey same is in said mortgagor, and said mortgagor will warrant and forever defend said premises to said mortgagee, its successors and assigns, against the lawful demands of all persons whomsoever.

It is expressly agreed that all advances made by the mortgagee to the mortgagor subsequent to the date of this conveyance for any purpose whatsoever, as well as all future advances contemplated by the terms of this mortgage to be made for the benefit of the mortgagor or said property, shall be fully secured by this instrument.

Mortgagor further agrees that the mortgagee, its successors or assigns, shall be subrogated to all right, title, lien, or equity of all persons to whom it may have paid moneys in settlement of liens, charges, or in acquisition of title of or for its benefit hereunder, or for the benefit and account of the mortgagor at the time of making the loan evidenced by this conveyance, or subsequently under any of the provisions herein.

The mortgagor and the heirs, legal representatives, successors and assigns of said mortgagor covenant and agree to pay when due all taxes, assessments, and other charges levied or assessed against said property and furnish receipts therefor, if requested; to keep all improvements on said property in good order and repair and not to do or permit waste thereof or thereon; to keep said improvements insured against fire and other casualty in the sum of \$3,000.00 until the debt secured hereby is paid and with such company as said mortgagee may require; to pay all premiums thereon promptly when due, such insurance to carry clauses approved by said mortgagee providing that loss or damage shall be payable to said mortgagee as its interest may appear. Said mortgagee may pay any taxes, assessments or insurance premiums which the mortgagor may have failed to pay and amounts so paid shall become a part of the principal hereby secured. Should the

Mortgage recorded Dec. 14, 1964 at 12:28 P.M. #17049.

For value received I hereby transfer the within described deed to secure debt with all right and privilege contained therein to The Peoples Bank, Windler, Georgia this 17th day of July, 1964, with full recourse.

W. H. Wilbanks

Carolee Lovells

Notary Public, Barrow Co. Ga.

Betty G. McElenor