

TO HAVE AND TO HOLD all and singular the said premises unto the said TRUST COMPANY OF GEORGIA BANK OF DEKALB, its successors and assigns, forever.

AND the said JAMES RIVER REALTY CORPORATION, does hereby bind itself and its successors to warrant and forever defend all and singular the said premises unto the said TRUST COMPANY OF GEORGIA BANK OF DEKALB, its successors and assigns, from and against itself and its successors, lawfully claiming or to claim the same, or any part thereof.

AND IT IS AGREED, by and between the said parties that if the Mortgagor, its successors or assigns, shall fail to pay all taxes and assessments, upon the said premises when the same shall first become payable, then the said Mortgagee, its successors and assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse themselves under this Mortgage for the sum so paid, with interest thereon from the date of such payment.

~~AND IT IS AGREED, by and between the said parties that upon any default being made in the payment of the principal and/or interest on the said Note or of the insurance premiums, or of the taxes, or of the assessments hereinabove mentioned, when the same shall severally become payable, then the entire amount of the debt secured or intended to be secured hereby shall become due, at the option of the said Mortgagee, its successors or assigns, although the period for the payment thereof may not then have expired.~~

AND IT IS AGREED, by and between the said parties that should legal proceedings be instituted for the collection of the