Together with the right, priviledge and easement to construct a boathouse wharf or landing, upon a lot 20 feet wide at some appropriate location on the margin of Lake Lanier, the exact location to be determined by the Grantor.

TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the said Premises unto the said Tryon Federal Savings and Loan Association, its successors

Heirs and Assigns forever

And do hereby bind myself, my

Heirs, Executors and

Administrators to warrant and forever defend all and singular the said premises unto the said

Tryon Federal Savaings and Loan Association, its successors

Tiens and Assigns, from and against

Heirs, Executors, Administrators and

Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And the said Mortgagor

to insure the house and buildings on

agree s said lot in the sum of not less than Fifty Five Hundred----- Dollars, and keep the same insured

from loss or damage by fire, and assign the policy of insurance to the said

Mortgagee

and that in the event the mortgagor shall at any time

fail to do so, then the said Mortgagee

may cause the same to be insured in lits

name and reimburse itself

for the premium and expense of such insurance under this

mortgage.

And the said

Mortgagor

agrees to pay the said debt or sum of money, with

interest thereon, according to the true intent and meaning of the said note

together with all cost and expenses which the said Mortgagee shall incur or be put to, including a reasonable attorney's fee, chargeable to the above described mortgaged premises, for collecting the same by demand of attorney or by legal proceedings.