

the said Mortgagee, her heirs or assigns, and shall deliver the policy to the said Mortgagee, and in default thereof, the said Mortgagee, her heirs or assigns, may effect such insurance and reimburse herself under this mortgage for the expense thereof, with interest thereon from the date of its payment.

And it is further agreed, in the event of other insurance and contribution between the insurers, that said Mortgagee, her heirs or assigns, shall be entitled to receive from the aggregate of the insurance monies to be paid, a sum equal to the amount of the debt secured by this mortgage. And it is agreed, by and between the said parties, that if the said Mortgagors, their heirs, executors or administrators, shall fail to pay all and any taxes and assessments upon the said premises when the same shall first become payable, then the said Mortgagee, her heirs or assigns, may cause the same to be paid, together with penalties and costs incurred thereon, and reimburse herself 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 default being made in the payment of principal or interest or any part or installment thereof as stipulated in the said bond, or in the payment of the insurance premiums, or of the taxes, or of the assessments hereinabove mentioned, when the same shall severally become payable and, as to the last three items, upon such default continuing for the space of ten days after notice from the Mortgagee, her heirs or assigns, or (in case of payment by the Mortgagee as herein allowed) upon the Mortgagors' failing for a like period to make good such default by repayment - then the entire amount of the debt secured or intended to be secured hereby shall become due at the option of the said Mortgagee, her heirs 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 debt secured hereby, then and in that event, the said Mortgagee, her heirs or assigns, shall have the right to have a receiver appointed of the rents and profits of the above described premises, who, after deducting all charges and expenses attending such proceedings and the execution of the said trust as receiver, shall apply the residue of the said rents and profits towards the payment of the debt secured hereby. And it is further agreed, by and between the said parties, that should legal proceedings be instituted for the foreclosure of this mortgage or for any other purpose involving this mortgage, or should the debt hereby secured be placed in the hands of an attorney at law for collection by suit or otherwise, that all costs and expenses incurred by the Mortgagee, her heirs or assigns, including a reasonable counsel fee (of not less than 15 % of the amount involved), shall thereupon become due and payable as a part of the debt secured hereby, and may be recovered and collected hereunder. Provided always, and it is the true intent and meaning of the parties to these presents, that if the said Mortgagors, their heirs, executors or administrators, shall pay or cause to be paid unto the said Mortgagee, her heirs or assigns, the said debt with the interest thereon, if any shall be due, and also all sums of money paid by said Mortgagee, her heirs or assigns, according to the conditions and agreements of the said bond and of this mortgage, then this deed of bargain and sale shall cease, determine and be void, otherwise it shall remain in full force and virtue. And it is lastly agreed, by and between the parties, that the said Mortgagors, their heirs, executors or administrators, to hold and enjoy said premises until default of payment shall be made.

THOMPSON & REDMOND  
Attorneys at Law  
Venable Lynch Building  
P. O. Box 1518  
Columbus, Georgia 31902

WITNESS, the Mortgagors' hands and seals, this 28<sup>th</sup> day