AND IT IS FURTHER AGREED AND COVENATED, by and between the said parties, that until the debt hereby secured be paid, the said Mortgagor, its successors and assigns, shall and will pay all taxes on the property hereby mortgaged, when due and payable, and in case said Mortgagor shall fail to do so, the said Mortgagee, its successors and assigns, may pay said taxes, together with any costs or penalties incurred thereon, or any part thereof, and reimburse itself for the same, together with interest on the amount so paid, at the rate of Six (6%) per cent, per annum, from the date of such payment, under this mortgage.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these Presents, that if the said Mortgagor does and shall well and truly pay, or cause to be paid, unto the said Mortgagee the said debt or sum of money aforesaid, with the interest thereon, if any shall be due, according to the true intent and meaning of the said note and all sums of money provided to be paid by the Mortgagor, its successors and assigns, together with the interest thereon, if any shall be due, under the covenants of this mortgage then this Deed of Bargain and Sale shall cease, determine, and be utterly null and void; otherwise it shall remain in full force and virtue.

AND IT IS AGREED, by and between the said parties, that the Mortgagor, its successors and assigns are to hold and enjoy said Premises until default of payment shall be made.

AND IT IS FURTHER AGREED AND COVENANTED between the said parties, that in case the debt secured by this mortgage, or any part thereof, is collected by suit or action, or this mortgage be foreclosed, or put into the hands of an Attorney for collection, suit, action or foreclosure, or in the event of the bankruptcy of the mortgagor, or assignment by the Mortgagor for the benefit of creditors, the said Mortgagor, its successors and assigns, shall be chargeable with all costs of collection, including Ten (10%) per cent, of the principal and interest on the amount involved as Attorney's fee, which shall be due and payable at once; which charges and fees, together with all costs and expenses, are hereby secured, and may be recovered in any suit or action hereupon or hereunder.

IN WITNESS WHEREOF, the said MODERN HOMES CONSTRUCTION COMPANY, acting by and through its thereunto duly authorized officers, has caused this instrument to be executed and its corporate seal hereunto to be affixed, all
upon the 22nd day of April , 1965 and in the one hundred and 89th year of the Sovereignty and independence of the United States of America.
Signed, Sealed And Delivered In The Presence Of:  By: M. M. Deloach  Vice-President  Attest: Lin B. Asbell  Assistant -Secretary
STATE OF GEORGIA.  COUNTY OF LOWNDES.  Personally appeared before me, <u>Carolyn B. Garrett</u> , who, being duly sworn, says he saw the corporate seal of MODERN HOMES CONSTRUCTION COMPANY affixed to the foregoing instrument and than also saw  M. M. Deloach , Vice President and <u>Glan B. Ashell</u> Assistant, Secretary of
the said MODERN HOMES CONSTRUCTION COMPANY sign and attest the same, and that she with
Iona C. Daugharty witnessed the execution and delivery thereof as the act and deed of the said MODERN HOMES CONSTRUCTION COMPANY.  (Auoly) B. Lauctt
Sworn to and subscribed before me,
Notary Public State of Georgia, Notary Public, Ga. State at Large
Lownder County, Georgia.
Recorded May 12, 1965 at 9:30 A. M. #31556