

AND IT IS AGREED, by and between the parties hereto that the Parties of the First Part shall hold and enjoy the said premises until default in the terms of SBA Form 148, "Guaranty" shall be made.

The Parties of the First Part agree that all expenses paid or incurred by the holder or holders of the Guaranty hereby secured, or of any participation therein, including reasonable attorneys' fees incident to the protection, preservation or collection of the said contingent indebtedness, or the foreclosure of this mortgage by suit or otherwise shall be added to and become a part of the indebtedness secured hereby and bear interest at the same rate.

The covenants herein contained shall bind, and the benefits and advantages inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural and the plural the singular. The use of any gender shall apply to all genders.

WITNESS our hands and seals this 12th day of October 1961.

In the presence of

James H. Watson
Attorney for Southern

Herbert E. Jones, Jr. (SEAL)

Law Newman (SEAL)

Clay Hagan (SEAL)

Elvin Hankins (SEAL)

Paul R. Hankins (SEAL)