

their heirs, executors or administrators, shall keep the buildings erected, or to be erected on said premises insured against loss and damage by fire, with loss made payable to National Mortgage & Securities, for an amount not less than \$5,000.00, in such company as shall be approved by the said mortgagee, its executors, administrators or assigns, and shall deliver the policy to the said mortgagee in default thereof, the said Mortgagee, their executors, administrators and assigns, may effect such insurance and reimburse themselves 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 contributions between the insurer that said mortgagee, its executors, administrators or assigns, shall be entitled to receive from the aggregate of the insurance moneys 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, its successors, executors, administrators, 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 them 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 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, its executors, administrators 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 debt secured or intended to be secured hereby shall become due at the option of the said mortgagee its executors, administrators 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, its executors, administrators 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 toward the payment of the debts 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 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, its successors, administrators or assigns, including a reasonable counsel fee (of not less than 5% of the amount involved), shall thereupon become due and payable as a part of the debts 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 mortgagor, its successors administrators or assigns, shall pay or cause to be paid unto the said mortgagee, its successors or assigns, the said debt with interest thereon, if any shall be due, and also all sums of money paid by the said mortgagee, its successors, and assigns, according to the condition and agreement that the said bond and 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 said parties, that the said mortgagors, are to

RETURN TO:
 NORTH AMERICAN ACCEPTANCE CORP.
 1720 PEACHTREE RD. N. W.
 ATLANTA, GEORGIA 30309

This Mortgage Assigned to North American Acceptance Corp.
 by Southeastern Fund, Inc.
 on 20 day of Oct. 19 71 Assignment recorded
 in Vol. 12 11 of B. E. Mortgages on Page 46
 No. 22 of Oct. 19 71 # 11653