

This is the identical property conveyed to the Mortgagors by deed of J. R. Jenkins dated May 13, 1968 and recorded in Deed Book 844 at Page 550.

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 SOUTHERN BANK AND TRUST COMPANY, its successors and assigns forever.

And we do hereby bind ourselves, and our Heirs, Executors, Administrators and assigns, and every person whomsoever lawfully claiming, or to claim the same or any part hereof.

And we, the said mortgagors, agree to insure the improvements and buildings on said land for not less than the full insurable value in a company or companies which shall be acceptable to the mortgagee, and keep the same insured from loss or damage by fire, with extended coverage, during the continuation of this mortgage, and make loss under the policy or policies of insurance payable to the mortgagee, and that in the event we shall at any time fail to do so, then the said mortgagee may cause the same to be insured as above provided and be reimbursed for the premium and expense of such insurance under this mortgage. Upon the failure of the mortgagor to pay any insurance premium or any taxes or other public assessment, or any part thereof, the mortgagee may, at his option, declare the full amount of this mortgage due and payable.

PROVIDED, ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if we, the said mortgagors, do and shall well and truly pay, or cause to be paid unto the said mortgagee the said debt or sum of money aforesaid, with interest thereon, if any shall be due, according to the