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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 The Peoples Bank, Cleveland, Georgia, its successors and assigns forever. And B. B. Blalock and Willard Stamey do hereby bind themselves and their heirs, executors and administrators, to procure or execute any further necessary assurances of title to said premises, and also to warrant and forever defend all and singular the said premises unto the said The Peoples Bank, its successors and assigns, from and against B. B. Blalock and Willard Stamey and their heirs, executors and administrators, and all other persons lawfully claiming or to claim the same or any part thereof. And it is agreed, by and between the parties hereto, that the said Mortgagor, B. B. Blalock and Willard Stamey, their heirs, executors and 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 the said Mortgagee, for an amount not less than \$ \_\_\_\_\_ in such company as shall be approved by the said Mortgagee, The Peoples Bank, its successors or assigns, and shall deliver the policy to the said mortgagee, and in default thereof, the said Mortgagee, its successors and assigns, may effect such insurance and reimburse itself under this mortgage for the expense thereof, with interest therefrom 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, its successors 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, B. B. Blalock and Willard Stamey, their heirs, executors and 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, The Peoples Bank, Cleveland, Georgia, its successors or 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, with interest thereon from the date of such payment. And it is agreed, by and between the said parties, that upon default

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