

and, in such event, the party of the second part may, at its option and without notice, declare the total amount of principal and interest secured hereunder immediately due and payable and proceed in any manner herein-after provided to the same extent and in the same manner as if the party of the first part had failed to make payment of the indebtedness secured hereby after the same became due. The party of the first part hereby transfers, assigns and sets over to the party of the second part all proceeds which may be payable to the party of the first part as a result of any sale under power of sale or any other foreclosure sale of the property conveyed by said mortgage and arising out of said mortgage or because of the indebtedness secured thereby.

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 **Georgia Railroad Bank & Trust Company, its successors** and assigns forever. And we do hereby bind our heirs, executors, and administrators, to warrant and forever defend all and singular the said premises unto the said **Georgia Railroad Bank & Trust Company, its successors** and assigns, from and against our heirs, executors, administrators and assigns, and all other persons who may ever lawfully claiming or to claim the same or any part thereof.

AND IT IS AGREED, by and between the said parties, that the said mortgagors, their heirs, executors or administrators, shall and will forthwith insure the house and building on said lot, and keep the same insured from loss or damage by fire in the sum of **One Hundred Forty Eight Thousand and No/100 (\$148,000.00)**----- Dollars, and assign the policy of insurance to the said **Georgia Railroad Bank & Trust Company, its successors** or assigns. And in case he or they shall at any time neglect or fail so to do, then the said **Georgia Railroad Bank & Trust Company, its successors** or assigns, may cause the same to be insured in its own name, and reimburse it for the premium and expenses of such insurance under the mortgage.

AND IT IS AGREED, by and between the said parties in case of default in any of the payments of interest or principal as herein provided for, the whole amount of the debt secured by this mortgage shall become due and payable at once.

AND IT IS FURTHER AGREED, That said Mortgagors, their heirs and assigns, shall pay promptly all taxes assessed and chargeable against said property, and in default thereof, that the holder of this mortgage may pay the same, whereupon the entire debt secured by this mortgage shall immediately become due and payable, if the mortgage shall so elect.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if the said **James T. Dill and Louise M. Dill** do and shall well and truly pay, or cause to be paid unto the said **Georgia Railroad Bank & Trust Company** the said debt or sum of money aforesaid, with interest thereon, if any shall be due, according to the true intent and meaning of the said **Note** and condition thereunder written, then this deed of bargain and sale shall cease, determine and be utterly null and void. And the said mortgagor doth hereby assign, set over and transfer to the said mortgagee, his executors, administrators and assigns, all of the rents, issues and profits of the said mortgaged premises, accruing and falling due from and after the service of a summons issued in action to foreclose this mortgage after default in the conditions thereof.

0.180

4328 RV-2J