

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 Northeast Georgia Bank
its successors and assigns forever. And I do hereby bind
myself and my heirs, executors, and administrators, to warrant and forever defend all and
singular the said premises unto the said Northeast Georgia Bank its successors
and assigns, from and against myself and my heirs,
executors, administrators and assigns, and all other persons whomsoever lawfully claiming or to claim the same
or any part thereof.

AND IT IS AGREED, by and between the said parties, that the said mortgagor his
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
Dollars, and assign the policy of insurance to
the said Northeast Georgia Bank or assigns. And in
case he or they shall at any time neglect or fail so to do, then the said Northeast Georgia Bank
its successors or assigns, may cause the same to be
insured in its own name, and reimburse itself 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 Mortgagor his 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 I the said Robert R. Meredith
do and shall well and truly pay, or cause to be paid unto the said Northeast Georgia Bank
its successors and assigns 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.