

And the Mortgagor, for itself, hereby covenants with the Mortgagee, as follows:

First: That the Mortgagor shall insure the mortgaged buildings with such insurance company or companies as may be approved by the Mortgagee for the sum of not less than \$100,000.00, and shall keep the same insured for loss or damage by fire and shall assign the policy or policies of insurance to the Mortgagee and that in case at any time fail or neglect to do so, then the Mortgagee shall cause the same to be insured in its name and reimburse himself for the premiums and expenses of such insurance, with interest thereon at the rate of 10% per annum, payable on the date herein fixed for the payment of interest on the debt, and that same shall stand secured by this Mortgage.

Second: If the Mortgagor shall pay, as the same shall become due, all taxes by whatsoever authority legally imposed upon the property herein mortgaged, and in case he shall at any time neglect or fail to do so, then the Mortgagee may pay such taxes and reimburse himself for the same with interest thereon at the rate of 10% per annum, payable on the same date as the interest on the principal debt secured hereby, and that the same shall stand secured by this Mortgage.

Third: That upon default of the payment of any installment of principal or interest or of any insurance premium, taxes or assessments, or the performance of any of the requirements contained herein or of any of the conditions of this Mortgage, Mortgagee shall have the right to declare the entire amount of the principal of the debt to be immediately due, and to proceed without further notice to enforce the collection of the same, together with interest, attorneys' fees and all other amounts secured hereby.

Fourth: The holder of this Mortgage, in any action to foreclose, shall be entitled, without regard to the value of the mortgaged premises, or the adequacy of any security for the mortgaged debt, to the appointment of a receiver for the rents and profits of the mortgaged premises, and such rents and profits are hereby in the event of any default in the payment of principal and interest, assigned to the holder of the mortgage.

Fifth: The covenants herein contained shall bind and the benefit shall inure to the representative heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural and the plural the singular and the use of any gender shall be applicable to all genders and corporations. The term "note" shall include notes or series of notes.

IN WITNESS WHEREOF, the undersigned has set its hand and seal this 29th day of August, 1978.

Signed, sealed and delivered in the presence of:

Marlene J. Channell
GEORGIA
Francis E. Miller

Francis E. Miller (SEAL)
FRANCIS E. MILLER

STATE OF GEORGIA
COUNTY OF GREENE

Personally appeared before me, Laurance D. Smith, and made oath that (s)he saw the within named Francis E. Miller, sign, seal, and, as (his)(her) act and deed, deliver the within written Mortgage for the uses and purposes therein mentioned and that (s)he, with Marlene J. Channell, witnessed the execution thereof.

Sworn to before me this 29th day of August, 1978.
Marlene J. Channell
Notary Public
My Commission Expires July 1980

Laurance D. Smith

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