

Return To: Jerry N. Cadle, P.C.  
Attorney at Law  
130 South Main Street  
Swainsboro, GA 30401

Exhibit "A"

**BK:31 PG:548-551**  
**D2022000981**

0477947489  
PARTICIPANT ID



Loan origination organization Durden Banking Company, Inc.  
NMLS ID 529806  
Loan originator Kirk Bowdre Rocker  
NMLS ID 812382

FILED IN OFFICE  
CLERK OF COURT  
08/26/2022 08:20 AM  
TRACEY HERRINGTON, CLERK  
SUPERIOR COURT  
JENKINS COUNTY, GA

**DEED TO SECURE DEBT**

**STATE OF GEORGIA**  
**COUNTY OF EMANUEL**

INTANGIBLE TAX  
PAID: \$196.50

THIS INDENTURE made this 25th day of August in the year of Our Lord Two Thousand and Twenty-Two (2022) between **M. BRUCE HAWES, JR. a/k/a MILNER B. HAWES, JR. a/k/a MILNER BRUCE HAWES, JR.** of the County of Jenkins and State of Georgia, hereinafter called the "First Party," and **DURDEN BANKING COMPANY, INC., P.O. BOX 160, TWIN CITY, GA 30471**, of the County of Emanuel and State of Georgia, hereinafter called the "Second Party,"

WITNESSETH: That the First Party for and in consideration of the sum of **SIXTY-FIVE THOUSAND ONE HUNDRED TWENTY-NINE AND 40/100 DOLLARS (\$65,129.40)**, in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, does by these presents grant, bargain, sell, convey and confirm unto the Second Party, the following described property to wit:

**All that tract or parcel of land lying, situate and being in the 1635th G.M. District of Jenkins County, Georgia, containing 1.38 acres, designated as Lot #49, being in the shape of a triangle, fronting on the Northwestern side of Parker Estates Drive, as shown on plat of survey made by Frank M. Zeagler, II, Surveyor, dated April 22, 1990, which is recorded in the Office of Clerk, Jenkins Superior Court in Plat Book 11, page 139, to which reference is made as a part of this description. Said property is bounded now or formerly as follows: Northwest by lands of Jenkins County Board of Commissioners; Northeast by lands of Albert King Rocker; and Southeast by Parker Estates Drive.**

**Said property is the same as that conveyed by a Warranty Deed dated**

**September 30, 2008 from King Construction Properties, LLC to M. Bruce Hawes, Jr., which is recorded in the Office of Clerk, Emanuel Superior Court in Deed Book 6J, pages 283-284.**

**Said property is designated in 2022 by the Jenkins County Tax Assessors as Map and Parcel #023-207.**

TO HAVE AND TO HOLD the said bargained premises, together with all and singular the rights, members and appurtenances thereunto belonging or in any wise appertaining to every proper use, benefit and behoof of the Second Party forever in FEE SIMPLE;

And the First Party will warrant and forever defend the right and title to the above described property unto the Second Party against the lawful claims and demands of all persons whomsoever.

THIS INSTRUMENT is intended by the Parties hereto and is to be construed as a deed passing title, and is made under the provisions of the Official Code of Georgia to secure the payment of a debt, evidenced by certain promissory notes executed this day by the said First Party, and payable to the said Second Party, or order, and being further described as follows:

**One Note dated August 25, 2022, in the principal sum of \$65,129.40, payable in 59 consecutive payments of \$736.27 each, amortized over 120 payments, beginning October 10, 2022 and a balloon payment of all accrued interest and principal due on September 10, 2027.**

**It is the intention of the parties to create a perpetual or indefinite security interest in the real property described herein pursuant to O.C.G.A. ' 44-14-80 (a) (2) and to agree that title shall not revert to the Grantor herein for a period of 20 years from the date of this conveyance.**

Together with such other notes as may be given in renewal or extension of any or all of the above described notes, as well as any and all other amounts now due or that may hereafter become due in any manner by the Party of the First Part to the Party of the Second Part.