The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, assessments, public assessments, insurance premiums, public utilities or other purposes pursuant to the terms hereof. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances, or credits that may be made hereafter by the Mortgagee to the Mortgagor so long as the total indebtedness thus secured does not exceed the original amount shown above. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand or as the Mortgagee shall provide in writing.

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged premises insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgagor and after deducting all charges and expenses attending such proceeding and the execution of its trust as receiver, shall apply the residue of the rents, issues and profits toward the payment of the debt secured hereby.

(6) That if there is a default in any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party of any suit involving this Mortgage or the title to the premises described herein, or should the debt secured hereby, or any part thereof be placed in the hands of any attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

(7) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void, otherwise to remain in full force and virtue.

(8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this 10th day of October 1974.

SIGNED, sealed and delivered in the presence of:

Kay D. Nadeau
Richard M. Allen

Jack P. Overpeck (SEAL)
Jack P. Overpeck

(SEAL)

Julia J. Overpeck (SEAL)
Julia J. Overpeck

(SEAL)

STATE OF ~~XXXXXXXXXXXX~~ NEW YORK
COUNTY OF Suffolk

PROBATE

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 10th day of October 1974.

Richard M. Allen (SEAL) Kay D. Nadeau
Notary Public for ~~XXXXXXXXXXXX~~ RICHARD M. ALLEN
My Commission Expires: NOTARY PUBLIC, State of New York
No. 52-4508779
Qualified in Suffolk County
Commission Expires March 30, 1976

STATE OF ~~XXXXXXXXXXXX~~ New York
COUNTY OF Suffolk

RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagors, respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whomsoever, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagee's(s') heirs or successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 10 day of October 1974.

Richard M. Allen (SEAL) Julia J. Overpeck
Julia J. Overpeck
Notary Public for ~~XXXXXXXXXXXX~~ RICHARD M. ALLEN
My commission expires: NOTARY PUBLIC, State of New York
No. 52-4508779
Qualified in Suffolk County
Commission Expires March 30, 1976

RECORDED OCT 31 '74 11263

RECORDING FEE PAID $ 2.50

POSTAGE PAID .10

JACK P. OVERPECK and
JULIA J. OVERPECK

TO

DOROTHY L. FOLGER
RT 2
Pickens, SC 29671

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

11263 X
OCT 31 1974

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 31st day of October 1974 at 4:27 P. M. recorded in Book 1320 of Mortgages, page 023
As No. 11263

Register of Mesne Conveyance, Greenville County

W. A. Seybt & Co., Office Supplies, Greenville, S. C.
Form No. 143 SM-8-72

$ 31,600.00
106.55 Acs. Beaver Dam Creek

4328 RV.2