

And the said mortgagor agree to insure the house and buildings on said lot in a sum not less than Dollars in a company or companies satisfactory to the mortgagee, and keep the same insured from loss or damage by fire and such other contingencies as the mortgagee may require, and assign the policy of insurance to the said mortgagee; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagee may cause the same to be insured in

name and reimburse for the premium and expense of such insurance under this mortgage, with interest.

And if at any time any part of said debt, or interest thereon, be past due and unpaid, I hereby assign the rents and profits of the above described premises to said mortgagee, or its ~~Heirs~~ Executors, Administrators, Successors or Assigns, and agree that any Judge of the Circuit Court of said State may, at chambers or otherwise, appoint a receiver, with authority to take possession of said premises and collect said rents and profits, apply the net proceeds thereafter (after paying costs of collection) upon said debt, interest, costs or expenses; without liability to account for anything more than the rents and profits actually collected.

PROVIDED ALWAYS, nevertheless, and it is the true intent and meaning of the parties to these Presents, that if I, the said mortgagor, do and shall well and truly pay or cause to be paid unto the said mortgagee the debt or sum of money aforesaid, with interest thereon, if any be due, according to the true intent and meaning of the said note, then this deed of bargain and sale shall cease, determine, and be utterly null and void; otherwise to remain in full force and virtue.

AND IT IS AGREED by and between the said parties that said mortgagor is to hold and enjoy the said Premises until default of payment shall be made.

IN WITNESS WHEREOF, the said mortgagor has hereunto set his hand and seal

this 8 day of July in the year of our Lord one thousand, nine hundred and Ninety-sixty-eight and in the one hundred and year of the Independence of the United States of America.

Signed, sealed and delivered in the presence of

Soren P. Higgins
Jean Stolpinski

Alvia A. Hafer (L. S.)
Alvia A. Hafer (L. S.)
(L. S.)
(L. S.)

NEW YORK
The State of ~~SOUTH CAROLINA~~

County of SCHENECTADY

PERSONALLY appeared before me *Soren P. Higgins* and made oath that he saw the within named Alvia A. Hafer

sign, seal and as his act and deed deliver the within written deed, and that he with *Jean Stolpinski* witnessed the execution thereof.

SWORN TO before me this 8 day of July A. D. 1968.

Agnes Brennan (L. S.)
Notary Public for ~~SOUTH CAROLINA~~ New York
My commission expires: *Jan 30 1969*

Soren P. Higgins

The State of ~~SOUTH CAROLINA~~ NEW YORK

County of SCHENECTADY

I, Agnes Brennan, a Notary Public for ~~SOUTH CAROLINA~~ New York do hereby certify unto all whom it may concern that Mrs. Jean K. Hafer the wife of the within named Alvia A. Hafer did this day appear before me, and 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 or persons whomsoever, renounce, release and forever relinquish unto the within named The Peoples National Bank

Renunciation of Dower.

its Heirs and Assigns, all her interest and estate, and also all her right and claim of Dower of; in or to all and singular the Premises within mentioned and released.

Given under my hand and seal, this 8th day of July A. D. 1968.

Agnes Brennan (L. S.)
Notary Public for ~~SOUTH CAROLINA~~ New York
AGNES BRENNAN
Notary Public in the State of New York
Qualified in Schenectady County
Commission Expires March 30, 1969

Jean K. Hafer
Recorded July 12, 1968
at 10:18 A. M., #1046.