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The Estate of Jerome P. Askins, Jr.
Askins Building
P. O. Box 1008
Hemingway, South Carolina 29554

Raymond A. Somers
P. O. Box 4308
Greenville, South Carolina 29608

If to the Debtor:

Thomas H. Hooper, III
100 Polifly Road
Apt. 6M
Hackensack, New Jersey 07601

cc: Jason L. Shrinsky, Esquire
Shrinsky, Weitzman & Eisen, P.C.
1120 Connecticut Avenue, N. W.
Suite 270
Washington, D. C. 20036

or such other address as may be specified by any party by written notice to the other party.

Section 13. Separability. In case one or more of the provisions in this instrument shall be invalid or unenforceable in any respect, the remaining provisions shall be construed in order to effectuate the purposes hereof, and the validity, legality and enforceability of the remaining provisions hereof shall not in any way be affected or impaired thereby.

Section 14. Governing Law. This Agreement shall be governed by and construed and enforced in accordance with the laws of the State of South Carolina.

Section 15. Successors and Assigns. This Mortgage and Security Agreement shall be binding upon and

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