

hereby agree to pay all taxes and assessments levied upon said premises, and insurance premiums for the amount of insurance hereinafter specified when the same are due, and if not so paid, the party of the second part, or the legal holder of this mortgage, may, without notice, declare the whole sum of money herein secured due and payable at once, or may elect to pay such taxes, assessments and insurance premiums and the amount so paid shall be a lien on the premises aforesaid, and be secured by this mortgage, and collected in the same manner as the principal debt hereby secured, with interest thereon, at the rate of twelve per centum per annum. But whether the legal holder of this mortgage elect to pay such taxes, assessments or insurance premiums or not, it is distinctly understood that the legal holder hereof may immediately cause this mortgage to be foreclosed.

Third: Said party of the first part hereby promise and agree that all buildings, fences and other improvements upon said premises shall be kept in as good repair and condition as the same are in at this date, and that waste shall be committed on said premises until the debt hereby secured is fully paid.

Fourth: Said party of the first part hereby agree to procure and maintain policies of insurance on the buildings which now are or may hereafter be erected upon the above described premises in some responsible company to the satisfaction of the legal holder of this mortgage, to the amount of One Thousand Dollars, less, if any payable to the mortgagee or assigns. And it is further agreed, that every such policy of insurance shall be held by the party of the second part, or the legal holder hereof, as collateral and additional security for the payment of the debt hereby secured, and the person or persons so holding any such policy of insurance shall have the right to collect and receive any and all moneys which may at any time become

The following is enclosed on the original instrument
 1st consolidation of full payment of the within mortgage
 2nd hereby release the same this 21st day of December 1891
 John B. Sinclair

Recorded December 21st 1891

James Brasley
 Register