

amount paid therefor shall bear interest at the rate of 12 per cent per annum and may be collected in the same manner as the principal debt secured by this mortgage.

To have and to hold the same, with all and singular the hereditaments and appurtenances thereunto belonging, unto the party of the second part and to his heirs and assigns forever. And the said Mrs Jane Knight doth hereby covenant and agree, that at the delivery hereof she is the lawful owner of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances, and that she will warrant and defend the same in the quiet and peaceable possession of said party of the second part, his heirs and assigns forever, against all persons lawfully claiming the same.

Provided Always, And these presents are upon this express condition, that whereas, the said Mrs Jane Knight is justly indebted unto the said W. C. Beardsley, in the principal sum of Two Hundred and Five Dollars, lawful money of the United States of America, being for a loan thereof, on the day and date hereof, made by the said W. C. Beardsley to the said Jane Knight and secured to be paid by the certain promissory note of the said Jane Knight bearing even date herewith, payable to the order of the said W. C. Beardsley, in two years from the date thereof, at the office of said W. C. Beardsley, in the city of Auburn, and State of New York, with interest after maturity, at the rate of twelve per cent, per annum until the said principal sum is fully paid. The interest on said note from date is to be paid semi-annually, on the fourth day of March and of September in each and every year, and is specified by four interest notes or coupons of even date herewith, attached to the said note and payable at the office of said W. C. Beardsley, in the city of Auburn, New York, and in and by said promissory note it is agreed that if default be made in the payment of any interest coupon at maturity, then the said principal sum of Two hundred and Five Dollars with all the interest thereon, shall