with interest thereon from date until paid, at the rate of Six per cent. per annum, payable semi-annually, on the first days of March and September in each year, and in accordance with the one promissory note of the said party of the first part, with coupons attached, of even date herewith.

Sixth: In the case of default of payment of any sum herein covenanted to be paid, for the period of thirty days after the same comes due, or in default of performance of any covenant herein contained, the said first party agrees to pay to the said second party, and its assigns, interest at the rate of twelve (12) per cent. per annum, computed semi-annually, on said principal note, from the date thereof to the time when the money shall be actually paid. Any payment made on account of interest shall be credited in said computation so that the total amount collected shall be, and not exceed, the legal rate of twelve (12) per cent.

Seventh: The first party agrees to pay all taxes & assessments levied upon said real estate before the same becomes delinquent, also all liens, claims, adverse titles & encumbrances on said premises: & if not paid, the holder of this mortgage may, without notice, declare the whole sum of money herein secured due and collectible at once, or may elect to pay such taxes or assessments, & be entitled to interest on the same at the rate of twelve (12) per cent. per annum, & this mortgage shall stand as security for the amount so paid with such interest.

Eighth: The said first party agrees to keep all buildings, fences & other improvements on said real estate in as good repair & condition as the same are in at this date, and shall permit no waste, and especially no cutting of timber, except for making & repairing fences on the place, and such as shall be necessary for fire-wood for the use of the grantor's family; and the commission of waste shall, at option of the mortgagee, render this mortgage due and payable.

Ninth: And the said first party agrees, that in the event of the failure, neglect or refusal of said first party to insure the buildings, or to reinsure the same, & deliver the policy or policies, properly assigned or pledged, to the said Lombard Investment Company, before noon of the day on which any such policy or policies shall expire, then the said second party is hereby authorized & empowered by these presents to insure or reinsure said buildings for said amount, in such company or companies as he may select, and the said Lombard Investment Company may sign all papers & applications necessary to obtain such insurance, in the name, place & stead of the said first party; and it is further agreed, in the event of loss under such policy or policies, the said second party shall have full power to demand, receive, collect & settle the same, and for that purpose may, in the