in said County and State according to plat of same on file with the appurtenances, and all the estate, title and interest of the said parties of the first part therein. And the said Joseph Fantroy and America Fantroy do hereby covenant and agree that at the delivery hereof they are the lawful owners of the premises above granted and seized of a good and indefeasible estate of inheritance therein free and clear of all incumbrances, and that they will warrant and defend the same against all claims whatsoever. This Grant is intended as a Mortgage to secure the payment of the sum of Six hundred and Twenty Dollars, according to the terms of one certain promissory note this day executed by the said Parties of the first part to the said party of the second part. Said note being given for the sum of Six hundred and twenty Dollars dated 1st Nov. 1889 due and payable in Five years from the date thereof, with interest thereon from the date thereof until paid, according to the terms of said note and coupons thereto attached. And this conveyance shall be void if such payment be made as in said note and coupons thereto attached, and as is hereinafter specified. And the said parties of the first part hereby agree to pay all taxes assessed on said premises before any penalties or costs shall accrue on account thereof, and to keep the said premises insured in favor of the said mortgagee, in the sum of Five hundred Dollars. in some insurance company satisfactory to said mortgagee, in default whereof the said mortgagee may pay the taxes and accruing penalties, interest and costs, and insure the same at the expense of the parties of the first part and the expense of such taxes and accruing penalties, interest and costs, and insurance, shall from the payment thereof, be and become an additional lien under this mortgage upon the above described premises, and shall bear interest at the rate of ten per cent. per annum. And in case of default in the payment of any interest, coupon herein covenanted to be paid for the period of ten days after the same becomes due, or in default of performance of any covenant herein contained, the said parties of the first part agree to pay to the party of the second part, or his administrators or assigns, interest at the rate of ten per cent. per annum upon said principal sum of Six hundred and twenty Dollars, from the time when the same was advanced and loaned by the party of the second part, and interest shall be so computed, and any payments made on account of interest shall be credited in said computation so that the total amount of interest collected shall be and not exceed the legal rate of ten per cent., and if default be made in payment of said note or any part thereof, or interest thereon, or the taxes assessed on said premises, or if the insurance is not kept up thereon, then this conveyance shall become absolute, and the whole principal of said note and interest thereon, and all taxes and accruing penalties and interest and costs thereon remaining unpaid, or which may have been paid by the party of the second part and all sums paid by the party of the second part for insurance; shall be due and pay-