party of the first part does hereby covenant and agree that at the delivery here-
of she the lawful owner of the premises above granted and seized of a good and
indefeasible estate of inheritance therein, free, and clear of all incumbran-
ces and that she 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 Five Hundred Dollars, according to the terms of one certain
promissory note this day executed by the said Emily J Moyo to the said
party of the second part. Said notes being given for the sum of Five Hun-
dred Dollars dated January 3rd 1891 due and payable in Three years from date
thereof with interest thereon from the date thereof, until paid accord-
ind to the terms of said note and coupons thereto attached. And this con-
veyance shall be void if such payment be made as in said note and cou-
pons thereto attached, and as is hereinafter pecified. And the said party of
the first part hereby agrees 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 ex-
pense of the party of the first part, and the expense of such taxes and ac-
cruing penalties, interest and costs, and insurance, shall from the
payment thereof be and become an additional lien under this mort-
gage upon the above described premises, and shall bear interest at the
rate of 10 per cent. per annum. But if default be made in such payment
or any part thereof, or interest thereon, or the taxes assessed on said prem-
ises, or if the insurance is not kept up thereon, then this conveyance
shall become absolute, and the whole principal of said note, and in-
terest 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 payable or not, at the option of
the party of the second part, and it shall be lawful for the party of the
second part, his executors, administrators and assigns, at any time
thereafter, to sell the premises hereby granted, or any part thereof, in the
manner prescribed by law appraisement hereby waived or not at the
option of the party of the second part his executors, administrators
or assigns; and out of all the moneys arising from such sale to retain
the amount then due or to become due according to the conditions of
this instrument, together with the costs and charges of making such
sale, and the overplus if any there be, shall be paid by the party
making such sale, on demand, to the said Emily J. Moyo heirs and assigns

The following is endorsed on original instrument
In consideration of full pay-