the interest thereon, according to the terms of the same; and keep the buildings erected and to be erected upon the lands above conveyed insured against loss or damage by fire in at least the sum of Five Thousand Dollars, and by insurers, and at some insurance office to be approved by said parties of the second part, and assign the policy and certificates thereof to the said parties of the second part, (and in default of said insurance, it shall be lawful for said parties of the second part to effect such insurance, and the premium or premiums paid for effecting the same, together with the costs and charges incident thereto, with interest thereon at the rate of six per cent. per annum from the date of payment thereof until paid, shall be a lien upon said mortgaged premises, added to the amount of said obligation, and secured by these presents, and shall be included in and operate as a part of the judgment upon foreclosure of this mortgage) then these presents shall be wholly discharged and void; and otherwise shall remain in full force and effect. But if said sum or sums of money, or any part thereof or any interest thereon, is not paid when the same is due; and if the taxes and assessments of every nature which are or may be assessed or levied against said premises or any part thereof are not paid when the same are by law made due and payable; and if said insurance is not effected, and the policy and certificates are not assigned, as aforesaid, then, and upon default of these provisions and covenants, or any or either of them, the whole of said sum or sums and interest thereon shall, and by these presents, become due and payable, and said parties of the second part shall be entitled to the possession of said premises. And the said party of the first part further agrees, upon default of the above covenants and conditions, or any or either of them, to pay the sum of — Dollars for the mortgagee or their assigns, as attorney's fees for foreclosure of this mortgage, which sum