payment and provided further that in case such partial payments be so made before maturity no sum less than Two hundred Dollars shall at any time remain unpaid on the principal) with interest on the same from this date until paid at the rate of six per cent. per annum payable semi-annually on the first day of May and the first day of November in each year according to the tenor and effect of the one bond or promissory note and interest coupons executed and delivered by said James R. Joy and Mary J. Joy and bearing even date herewith payable at the office of the New England Loan and Trust Company in Des Moines Iowa and shall well and truly keep and perform all and singular the covenants, conditions, stipulations and agreements herein contained for said first party to keep and perform, then these presents and all the estate hereby created shall cease and be void otherwise to remain in full force and effect.

The covenants conditions stipulations and agreements to be kept and performed, are;

First, The said first party shall pay all taxes and assessments now due or which may become due on said premises before the same become delinquent and in case not so paid the holder of this mortgage may pay such taxes and assessments and recover the same and interest thereon at the rate of twelve per cent per annum and this mortgage shall stand as security therefor.

Third. Said first party shall keep all fences buildings and other improvements on said premises in as good condition and repair as they now are and shall not suffer waste nor permit the value of said premises to depreciate by neglect or want of care and should said first party neglect so to do said second party or assigns shall be entitled to immediate possession of said premises.

Fourth, Should any of said interest not be paid when due it shall bear interest at twelve per cent. per annum from the time it becomes due and should said first party at any time fail to pay any part of the principal or interest within twenty days after the same becomes due, or should said first party fail to insure and pay taxes or fail to keep and perform all and singular the