

be entitled to any offset against the sums hereby secured for taxes so paid; and that they will exhibit once a year, on demand, receipts of the proper persons to said party of the second part, its successors or assigns, showing payment thereof until the indebtedness hereby secured shall be fully paid. The said first parties further agree to constantly keep the said premises free from mechanics liens and all other liens, and to preserve and maintain the security hereunder against any adverse, superior or intervening claim or interest.

The said first parties agree to keep all buildings, fences, sidewalks and other improvements on said real estate in as good repair and condition as the same are in at this date, and that they will permit no waste, and especially no cutting of shrubbery, fruit or shade trees; and the commission of waste shall, at the option of the mortgagee, render this mortgage due and payable. Said first parties further agree that they will at no time permit any part of the premises to be used in the conduct of any illegal or disreputable business, or such as will tend to injure or cause undue deterioration or unfitness of said premises for general business or residence purposes; that they will permit no unnecessary accumulation of combustible material upon said premises; that they will constantly keep in proper order all pipes, connections, fixtures and attachments of every kind relating to the plumbing for and use of natural or manufactured gas, or both, water supply and sewerage, furnaces, steam pipes and boilers, so as to prevent damage or undue risk to the property thereby, and that they will keep all electric light wires and connections in safe condition and properly insulated; that party of the second part reserving for her and her representatives the right to enter upon and inspect the premises at any reasonable hour and as often as she or they may desire.

And the said first parties agree to at once insure the buildings upon said premises against loss by fire and lightning in the amount of \$1500 Dollars, and in an equal amount against tornadoes, in insurance companies approved by said second party, for not less than three years term and to at once deliver the insurance policies, properly assigned or pledged to said second part as collateral and additional security for the payment of said promissory note and the interest to accrue thereon, as well as for the payment of all such sums of money as may have been advanced and paid, as herein provided, by said party of the second part; and that in the event of the failure, neglect or refusal of said first parties to so insure the buildings, or to reinsure the same, and deliver the policies properly assigned or pledged to the said

W. E. Sunkel, before noon of the day on which any of such policies shall expire, then said second party is hereby authorized and empowered by these presents, to insure or reinsure said buildings for said amount; and the said W. E. Sunkel may sign all papers and applications necessary to obtain such insurance, in the name, place and stead of the said first parties. And it is further agreed that in the event of loss under such policy or policies, the said second party shall have, and is hereby expressly given full power to demand, receive, collect and settle the same, and for that purpose may, in the name, place and stead of the said first parties, and as agent and attorney in fact, sign and endorse all vouchers, receipts and drafts that shall be necessary to procure the money thereunder, and to apply the amount so collected toward the payment of the indebtedness hereby secured, and to assign any and all policies of insurance to subsequent owners; and if any of said agreements be not performed as aforesaid, then said party of the second part or her assigns, may effect such insurance as hereinbefore agreed, paying the cost thereof; and may also pay the final judgment for statutory lien claims, including all costs; and for the repayment of all moneys so paid, with interest thereon from the time of payment at the rate of 8 percent per annum, payable semi-annually, these presents shall bear security, in like manner and with like effect as for the