

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 disputable business, or such as will tend to injure or cause undue deterioration or unfitnes of said premises for general business or residence purposes; that they will permit no unnecessary accumulation of combustible materials on said premises; that they will constantly keep in proper order all pipes, connections, fixtures and attachments of every kind relating to the plumbing for 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 on said premises against loss by fire and lightning in the amount of \$1500 Dollars, and in equal amount against tornadoes, in insurance companies afforded by said second party, for not less than a three year term and to at once deliver the insurance policies so fully assigned or pledged to said second party 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 renew the same, and deliver the policies so fully assigned or pledged to the said M. E. Dunkel, 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 M. E. Dunkel 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 specifically 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 assignee, 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 payment 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 be as security in like manner and with like effect as for the payment of said note and interest coupons. It is hereby further stipulated and agreed that every insurance policy issued on the premises covered by this mortgage during the existence of said mortgage, shall be assigned as collateral security to the party of the second part, or assignee, as above provided, and whether the same have been actually assigned or not, the same shall, in case of loss, be payable to said second party or assignee to the extent of their interest as mortgagee in said premises.

And it is further stipulated, that in case the said parties of the first part shall make default in payment of the taxes or assessments against said real estate, as, and at the times required by law, or of keeping said buildings insured, as aforesaid, then the said second party, or its legal representative may pay such taxes