of money herein secured due and collectible at once or may elect to pay such taxes or assessments and be entitled to interest on the same at the rate of ten (10) per cent per annum and this mortgage shall stand as security for the amount so paid with such interest.

Eighth The said first party agrees to keep all buildings fences and other improvements on said real estate in as good repair and condition as the same are in at this date and shall permit no waste and especially no cutting of timber excepting for making and repairing fences on the place and such as shall be necessary for firewood for the use of the grantors family; and the commission of waste shall, at the option of the mortgagee render this mortgage due and payable.

Ninth And the said first party agrees that in the event of the failure neglect or refusal of said first party to insure the buildings or to reinsure the same and deliver the policy or policies properly assigned or pledged to the said The Interstate Mortgage Trust Company before noon of the day on which any such policy or policies shall expire then the said second party is hereby authorized and empowered by these presents to insure and or reinsure said buildings for said amount in such company or companies as it may select and the Interstate Mortgage Trust Company