insurance or effect insurance for said amount for a period covering the time of redemption from any contemplated foreclosure sale hereunder, and if necessary therefor cancel any and all then existing policies of insurance) pay such taxes, charges and assessments (receipts for which from the proper officer shall be conclusive evidence of the fact of such payments and of the validity of such taxes or assessments) and make such repairs and charge all sums paid or incurred for such purposes to the said mortgagors or the then owners of said premises and thereby without notice, the same shall be and become tacked and impressed as an additional lien on said premises to remain secured by and as part of this mortgage and to bear interest at the rate of 8 per cent per annum and may foreclose for the same at the same time and in the same manner as for the original indebtedness hereby secured.

When the consideration of this mortgage is payable by the mortgagee in installments, in case of any default of the mortgagors, said mortgagee may elect to discontinue all further payments and may foreclose for the total advances then made together with interest thereon, at the rate of 8 per cent per annum, which sum advanced shall become and be at once due and payable with interest as aforesaid, computed from the several dates of said advanced installment payments.

If default be made in the payment of the indebtedness hereby secured, or of the interest thereon or in the prompt performance and observance of any covenant, condition or agreement herein contained, said mortgagors do hereby authorize and empower said mortgagee, its personal representatives and assigns their agent or attorney at its or their election and without notice of such election