

To have and to hold, The premises above described, with the appurtenances thereunto belonging to the said The Inter-State Mortgage Trust Company and to its successors and assigns forever. And the said party of the first part covenants with the said party of the second part as follows :-

FIRST : That they have good right to sell and convey said premises .

SECOND : That the premises are free from encumbrance .

THIRD : That they will warrant and defend the title against the lawful claims of all persons

FOURTH: That they do hereby release all rights of dower in and to said premises, and relinquish and convey all their right of homestead therein.

FIFTH: That they will pay to said second party or order at the office of the Inter-State Mortgage Trust Company in Greenfield Masss, Five Hundred Dollars on the first day of August A.D. 1913 with interest thereon from date until paid, at the rate of six per cent per annum payable semi-annually on the first days of February and August in each year, and in accordance with the one promissory notes of the said party of the first part, with coupons attached of even date herewith .

SIXTH: In the case of default of payment of any sum herein covenanted to be paid for the period of ten days after the same comes due, or default of performance of any covenant herein contained the said first party agrees to pay to the said second party and its assigns, interest at the rate of ten per cent per annum, computed semi-annually on said principal note from the date thereof to the time when the money shall be actually paid . Any payment made on account of interest shall be credited in said computation, so that the total amount so collected shall be and not exceed the legal rate of ten per cent .

SEVENTH : The first party agrees to pay all taxes and assessments levied upon the said real estate or against this mortgage or the holder , for and on account of the same before the same becomes delinquent, also all liens, claims, adverse titles and encumbrances on said premises, and if not paid the holder of this mortgage may, without notice, declare the whole sum of money herein secured, due and collectable at once or may elect to pay such taxes and assessments and be entitled to interest on same at the rate of ten 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 grantor's 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 Inter-State 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 or reinsure said buildings for said amount in such company or companies as it may select, and the said The Inter-State Mortgage Trust Company may sign all papers and applications necessary to obtain such insurance in the name, place and stead of the said first party; and it is further agreed, in the event of loss under such policy or policies, the said second party shall have full power to demand , receive and collect and settle the same, and