interest, or either, when due and payable the whole of said amount to become due and payable. With privilege to pay said debt at the expiration of two years, or at any interest paying period thereafter, and with the further privilege of paying the sum of $100.00 or any multiple thereof upon the principal at any interest paying period and signed by Nathaniel L. Smith and Lucy Ann Smith.

It is expressly agreed by and between said parties hereto that this mortgage is a first lien upon said premises; that the said parties of the first part will pay said principal and interest at the times when the same fall due and at the place and in the manner provided in said note and will pay all taxes and assessments against said land when the same are due each year and will not commit or permit any waste upon said premises; that the buildings and other improvements thereon shall be kept in good repair and shall not be destroyed or removed without the consent of the said second party, and shall be kept insured for the benefit of said second party or assigns against loss by fire lightning and tornado, for not less than $0 and that all policies shall be assigned and delivered to said second party.

It is further agreed and understood that the said second party may pay any taxes or assessments levied against said premises or other sums necessary to protect the rights of said second party or assigns, including insurance upon buildings, and recover the same from the first parties with five per cent interest, and that every such payment is secured hereby.

It is further agreed that upon the breach of warranty herein or upon failure to pay when due any sum interest or principal secured herein or any tax or assessment herein mentioned, or to comply with any requirements herein, the whole sum secured hereby shall at once and without notice become due and payable at the option of the holder