

to an amount approved by the mortgagee as a further security to said mortgage debt, and will assign and deliver to the mortgagee all insurance policies upon said property.

Third. If said mortgagor makes default in the payment of any of the aforesaid taxes or assessments, or in procuring and maintaining insurance, as above covenanted, said mortgagee, its successors or assigns, may pay such taxes and effect such insurance, and the sums so paid shall be a further lien on said premises under this mortgage, payable forthwith, with interest at the rate of ten per cent per annum.

Fourth. Should default be made in the payment of any of the monthly sums hereinafter specified, or taxes, or insurance premiums, or any part thereof, when the same are payable as provided in this mortgage, and in the note to which this is collateral, and should the same, or any part thereof, remain unpaid for the period of six months, then the aforesaid principal sum of twenty two hundred fifty and no/100 dollars, with all arrearages thereon, and all taxes and insurance premiums, shall at the option of said mortgagee, or its successors, or assigns, become due and payable immediately thereafter, although the period herein and by said note limited for the payment thereof shall not then have expired, anything herein contained to the contrary thereof in anywise notwithstanding. In the event of legal proceedings to foreclose this mortgage, the indebtedness thereby secured shall bear interest from the filing of such foreclosure proceedings at the rate of ten per cent per annum in lieu of the payment of further monthly installments.

Fifth. Said mortgagor shall pay to said mortgagee or to its successors or assigns, the sum of ten per cent and ten and no/100 dollars, as a reasonable attorney's or solicitor's fee, in addition to all other legal costs, as often as any legal proceedings are taken to foreclose this mortgage for default in any of its covenants, or as often as the mortgagor or mortgagee may be made a defendant in any suit affecting the title to said property, which sum shall be an additional lien on said premises.

Provided always, and these presents are upon the express condition that, whereas, the said party of the second part has loaned and advanced to said Sarah C. Ward the sum of <sup>twenty</sup> two hundred fifty and no/100 dollars, the repayment of which sum is evidenced by a certain note or obligation of even date herewith, and to which this mortgage is collateral, and which said note or obligation is further secured by the assignment to said party of the second part of 27 shares of the capital stock of the Standard Savings and Loan Association, Class "C" represented by certificate 7704 issued to said Sarah C. Ward, and the monthly payment on which shares of stock are twenty and 95/100 dollars payable on or before the last Saturday of each month, commencing with the month of February, 1923, said note providing for the payment of interest on said principal sum at the rate of 7 4/5 per cent per annum, payable monthly on or before the last Saturday of each month, and interest at the rate of ten per cent per annum on any installments of interest not paid in accordance with the provisions of said note, and said note further providing that if eighty two monthly payments are made on said shares of stock, and interest is <sup>as provided</sup> paid for a period of eighty two months, that said shares of stock shall be accepted in full payment of said note.

Now, therefore, if the said party of the first part shall pay said installments of interest as provided in said note, and the monthly installments on said shares of stock and interest, for nonpayment thereof, according to the by-laws of