TOGETHER with all and singular the [illegible] and appurtenances to the said Premises belonging, or in anywise [illegible] appertaining.

TO HAVE AND TO HOLD all and singular the Premises unto the said

M. J. Taylor, his

Heirs and Assigns forever.

And we do hereby bind ourselves, our Heirs, Executors, and Administrators to warrant and forever defend all and singular the said premises unto the said mortgagee, his Heirs, Executors, Administrators and Assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof.

PROVIDED ALWAYS, and these presents are upon the express condition that if the said mortgagor, his Heirs, Executors, Administrators or Assigns, shall well and truly pay or cause to be paid unto the said mortgagee the said principal sum of money aforesaid, with interest thereon, according to the true intent and meaning of [illegible] and shall duly perform, fulfil and keep all and singular the covenants and conditions in the said [illegible] mentioned and contained, on the part and behalf of the said mortgagor, his Heirs, Executors, Administrators or Assigns, to be performed, fulfilled and kept, according to the true intent and meaning of these presents, then this present mortgage and the estate hereby granted shall cease, determine and be utterly void to all intents and purposes, anything herein contained to the contrary notwithstanding.

And the said mortgagor, his Heirs, Executors, Administrators or Assigns, shall pay all taxes, rates, duties and assessments, including water rates, taxed, levied, imposed or assessed upon or in respect of the said premises, or any part thereof, or upon the said mortgagee on account thereof, or on account of this mortgage, when and as the same become due and payable; and in default of payment the said mortgagee may pay the same with interest and charge the amount so paid to the account of the said mortgagor, and the same shall be added to the principal money hereby secured and become payable forthwith.

And the said mortgagor, his Heirs, Executors, Administrators or Assigns, shall duly observe and perform all municipal by-laws affecting the said premises and the buildings and improvements thereon, and all requirements of any public authority affecting the said premises and the buildings and improvements thereon, and in default the said mortgagee may perform the same and add the cost thereof to the principal money hereby secured, with interest, and the same shall become payable forthwith.

And the said mortgagor, his Heirs, Executors, Administrators or Assigns, shall insure and keep insured all buildings now or hereafter erected on the said premises against loss or damage by fire to the amount of not less than $ [illegible] in a company or companies to be approved of by the said mortgagee, and shall assign the policy or policies of insurance to the said mortgagee, and in default of insurance or assignment the said mortgagee may insure the said buildings for the said amount for his own benefit, and may add the premiums paid for such insurance to the principal money hereby secured, with interest, and the same shall become payable forthwith.

And it is hereby agreed that the said mortgagee, his Heirs, Executors, Administrators or Assigns, may enter upon the said premises and distrain for arrears of interest, taxes, rates, duties, assessments, water rates, insurance premiums or other payments hereby secured, and may sell the said premises and all chattels thereon on default of payment of the principal money or any part thereof, or of any interest, taxes, rates, duties, assessments, water rates, insurance premiums or other payments hereby secured, for thirty days after any of the said sums shall become due and payable, and may execute and give to the purchaser or purchasers thereof sufficient deeds for the same, and may out of the proceeds of such sale retain all principal money, interest, taxes, rates, duties, assessments, water rates, insurance premiums and other payments hereby secured, and all costs, charges and expenses incurred by reason of default or in consequence of any such sale, rendering the surplus money, if any, to the said mortgagor, his Heirs, Executors, Administrators or Assigns.