herein before described and all taxes upon this Mortgage and the debt thereby secured so long as this Mortgage shall remain of force and unpaid within thirty days after the same shall become due and payable and has agreed to keep and maintain the improvements on said premises in good repair in every particular. And should the said Mortgagor fail to make payments of any taxes rates or other charges payable by him the said Mortgagee may at his option make payment thereof and the amount so paid with interest shall be added to and become part of the debt secured by this Mortgage without waiver however of any rights arising from breach of any of the covenants. And whereas it has been agreed between the said Mortgagor and Mortgagee that time place and exact performance of each and everything herein required or agreed in each of said notes to be performed is of the essence of this contract. Now therefore the condition of the above conveyance is such that if the said Mortgagor shall pay each of said notes and shall do and perform all other things herein required or agreed to be performed then this conveyance shall be null and void; but if said Mortgagor shall fail to pay each or any one of said notes or fail to comply with the terms thereof and the terms of this Mortgage or shall fail to perform any other thing herein or therein required or agreed to be performed then upon the failure of the said Mortgagor to fully comply with the terms of this Mortgage or of said notes in any respect or particular it shall be optional with the said Mortgagee his successors legal representatives or assigns at any time after such failure to declare the whole of said principal sum then unpaid