4. That she has a valid and unincumbered title, in fee simple to said premises.

Now, therefore, if the said Mortgagor shall pay all and every of said notes, taxes and charges, and shall in all other respects fully satisfy and comply with the Covenants hereinbefore set forth and enumerated, this Conveyance shall be void. But if said Mortgagor shall fail to pay any of said notes, or in any other respect shall fail to comply with any of the covenants hereinbefore set forth, then as often as any such breach shall occur, the said Mortgagee or its successors, legal representatives and assigns, may at any time thereafter declare the whole of the principal sum, or so much thereof as at the time of such declaration may remain unpaid, to be at once due and payable, as well as all interest thereon up to date when payment may be made, or judgment rendered thereof against said Mortgagor, and foreclosure of this Mortgage may be entered, and the said Mortgagee its successors, representatives and assigns may at any time after such breach as aforesaid, proceed to foreclose this Mortgage to compel payment to be made of the full amount due and payable.

And it is further expressly agreed that (1) Should the said Mortgagor fail to make payment of any taxes, rates, or other charges payable by her, the said Mortgagee may at its option, make payment thereof, and the amounts so paid, with interest at ten per cent per annum, shall be added to and become a part of the debt secured by this mortgage without waiver