All of which notes, dated April 6th 1892 are executed by the said Mortgagors to the said Mortgagee, on an actual loan of Forty Five Hundred Dollars and payable to the order of the said Mortgagee at the Office of Messrs. John Patton & Co., 52 William Street New York City, in the United States Gold Coin, with interest at the rate of Twelve per cent per annum after maturity.

And whereas, the said Mortgagors for themselves and for their heirs and assigns have covenanted and agreed and do hereby covenant and agree to and with the said Mortgagee, its successors, legal representatives and assigns, as follows: 1st That they will pay all and each of said notes as they become due. 2d That they will pay all taxes and charges that may be assessed on said premises, and on this mortgage and on the debt hereby secured, before they become delinquent. 3d That they will keep the improvements thereon in good repair, and will not do or permit any waste of the premises hereby mortgaged. 4th That they have a valid and unincumbered title, in fee simple, to the said premises hereby mortgaged. 5th That during the existence of this debt they will keep the present buildings, or any which may hereafter be erected on said premises, insured against fire to the extent of Three Thousand Dollars, in some Fire Insurance Company to be named by the said Mortgagee, for