

and to transmission line rights of the New England Power Company granted August 28, 1924 and recorded in the Worcester District Registry of Deeds, Book 2345, Page 133.

Being the same premises as described in a deed from Lillian M. T. Irons to us dated November 7, 1930 and recorded in the Worcester District Registry of Deeds, Book 2532, Page 301.

Said premises are subject to a mortgage of even date given by us to The Federal Land Bank of Springfield in the sum of \$1800.00 and to be recorded herewith in the Worcester District Registry of Deeds.

The mortgagors also covenant and agree that they will keep the buildings now or hereafter located on said premises insured against loss or damage by fire and/or windstorm in an amount and form and with insurer or insurers always satisfactory to the mortgagee; all policies of insurance on the property to be for the benefit of and first payable in case of loss to and always kept deposited with the mortgagee, and at least two (2) days before the expiration of any such policy will deliver to the mortgagee a new and sufficient policy to take the place of the one so expiring, which policies, in the event of foreclosure of this mortgage, shall become the property of and belong to the mortgagee, with full authority as attorney irrevocable of the mortgagors to dispose of the same in his discretion; will pay when due all taxes and assessments lawfully made or assessed on the granted premises or on any interest therein, and all judgments and amounts (both principal and interest) constituting or secured by lien or mortgage upon said premises, prior to this mortgage and exhibit to the mortgagee receipts or certified copies thereof, evidencing said payment; will expend the whole of the loan secured hereby exclusively for the purposes set forth in the application therefor; will maintain and work the premises herein described in a good and husbandlike manner; will not abandon or cease to use said premises for farm purposes; will keep the buildings and improvements now or hereafter located on the premises herein described in good repair, and will not permit said buildings to become vacant or unoccupied; will not remove or demolish or permit the removal or demolition of any of said buildings or improvements; will not cut or remove or permit the cutting or removal of wood or timber from said premises except for domestic use; and will not commit or suffer any strip or waste of the mortgaged premises; that in case the said mortgagors, shall fail to keep said buildings so insured or fail or refuse to pay when due all taxes, liens and assessments, or any judgment or amount (both principal and interest) constituting or secured by lien or mortgage prior to this mortgage, the mortgagee may effect and pay for such insurance and pay such taxes, liens and assessments, judgment or amount and add the amounts so paid, including the costs and expenses connected therewith, to the note secured hereby, and the amounts so paid shall be secured by and under this mortgage and shall be payable on demand with interest at the rate of five (5) per centum per annum; that in case the mortgagee shall receive insurance money in settlement of an insured loss, same may, at the option of the mortgagee be applied to discharge any portion of the indebtedness secured thereby whether or not same be due and payable, or to the reconstruction of the building or buildings so destroyed or damaged without affecting the lien of this mortgage, for the full amount secured thereby; that if the mortgagor shall be in default in respect to any condition or agreement of this mortgage, the whole of said mortgage debt shall, at the option of the mortgagee, become due and payable forthwith; that the mortgagor may at any time make one or more installment payments in reduction of the principal of the mortgage debt or may pay the entire principal of the mortgage debt then remaining due, and that any such additional payment in reduction of the mortgage debt shall operate to discharge the debt evidenced hereby at an earlier date, and shall not reduce the amount or defer the due date of any subsequent installment of principal as provided in said note; that in case of foreclosure, the mortgagee may retain out of the proceeds of sale of the premises all sums secured hereby, whether then or thereafter payable, together with all costs, charges, and expenses of such sale, including all attorney's fees incident thereto; that in case of uncompleted foreclosure the mortgagors will pay all expenses and charges up to the time of settlement; that the word "mortgagors" wherever used herein shall include the heirs, executors, administrators and assigns of the mortgagors, and that the word "mortgagee" wherever used herein shall include the successors and assigns of the mortgagee.

It is further covenanted and agreed that if title to said premises be acquired, in whole or in part, by one who does not assume and agree to pay this mortgage, the whole of said mortgage debt shall at the option of the mortgagee, become due and payable forthwith.

This mortgage is upon the statutory condition for any breach of which the mortgagee shall have the statutory power of sale.

This mortgage is subject to the provisions of Part 3 of the Act of Congress entitled the "Emergency Farm Mortgage Act of 1933" (and any amendments thereto.)

And for said consideration we, Jacob Wiersma and Nellie L. Wiersma, said mortgagors, release to the mortgagee all rights of D O W E R,
C U R T E S Y and H O M E S T E A D and other interests in the