

the board of directors, not less than seven per centum on the amount insured according to the greater or less hazard of insurance; the note to be executed to the Mutual Insurance Company of Charles county, and to bear interest from date, the interest thereof to be paid annually in advance, at the rate of six per centum per annum.

SEC. 6. *And be it enacted*, That the clerk of the county wherein the property insured may be situated, shall be furnished with a docket by the Mutual Insurance Company, in which docket at the request of the president of said company, shall be entered a judgment by the person or persons or body corporate, to the Mutual Insurance Company of Charles county, for the amount of his, her or their premium note without a declaration being filed, appearance for the plaintiff being entered or writ issued against the party insuring, which said party insuring shall either appear in person, or shall direct the clerk by an instrument in writing signed by said party and attested by one witness to enter up judgment for the amount of his premium note, which judgment shall be a lien upon his, her or their real estate, and for said service the clerk shall receive the sum of ten cents to be paid by the insured; or notes shall be taken with security approved by the president.

Clerk to be furnished with a docket.

SEC. 7. *And be it enacted*, That in case the party insured shall fail to pay his, her or their interest in advance, sixty days after the same shall be due, or shall fail to pay any assessment which may be made upon his premium note as hereinafter provided, it shall be lawful for the said company to issue an execution against the real estate bound by such judgment for the amount, which amount shall be endorsed by the clerk under the order of the president or secretary, upon the back of said execution, and the party insured until such interest or assessment be paid, shall forfeit all benefit under his, her or their policy.

Payment—how enforced.

SEC. 8. *And be it enacted*, That no policy upon houses, manufactories, mills, stores, shops, barns and other buildings, shall be issued for a term less than one year, nor to a greater amount than two-thirds of the value thereof, and no policy shall be issued upon merchandise, household furniture or other personal property, for a term less than one year, nor to a greater amount than two-thirds of the value thereof; and in cases of insurances of personal property, where

Policies of insurance.