

and shall also insure and keep insured the buildings erected and to be erected on the premises above described, in some good and responsible fire insurance company, to be approved by the party of the second part, against loss and damage by fire in the sum of at least Twenty five Hundred (2500) dollars, for the benefit of the party of the second part, its successors and assigns, and assign and deliver the policy and certificates thereof to the party of the second part, its successors and assigns, and shall further keep and perform all covenants and agreements hereinafter made, then these presents and said bond shall cease and be null and void, And it is hereby expressly agreed, that should any default be made in the above covenant to insure and keep insured the said buildings, then and in such case it shall be lawful for the said party of the second part, its successors and assigns, without prejudice to any rights which it might otherwise have by virtue of these presents, to effect such insurance, and the premium or premiums paid therefor shall be a lien on the premises above described, added to the amount secured by these presents, and shall be payable on demand, with interest at nine per cent (9%) per annum.

And it is Also Agreed that should any default be made in such payment of the taxes and assessments as above provided, or any part thereof, then and in such case it shall be lawful for the party of the second part, its successors and assigns, without prejudice to any rights which it might otherwise have by virtue of these presents, to pay and discharge said taxes and assessments, and the money thus paid shall be a lien on said premises, added to the amount secured by these presents, and shall be payable on demand, with interest at nine per cent (9%) per annum.

AND IT IS FURTHER EXPRESSLY AGREED that said first party shall at all times keep the buildings erected and to be erected on the premises described in this mortgage in perfect repair, of which second party shall be the sole judge, and first part hereby agrees that whenever second party its successors or assigns, shall deem any repairs necessary to prevent said buildings from deteriorating in value, he will make such repairs and that if he fails to do so after thirty days' notice, said second party may proceed to make such repairs and the amount paid therefor shall be a lien on the premises above described, added to the amount secured by these presents and shall be payable on demand, with interest at nine per cent (9%) per annum.

IT IS ALSO FURTHER AGREED, That whereas, the said Lovina Wiley and C. Zenas Wiley have borrowed of said The Detroit United Bank the amount of Twenty five Hundred (2500) Dollars secured by this mortgage;

NOW THEREFORE, The said Lovina Wiley and C. Zenas Wiley first parties, agree to do all things required of them by this mortgage and the bond hereinbefore mentioned and to pay to said Bank the principal sum of Twenty five Hundred (2500) Dollars in one hundred monthly payments of Twenty five (25) Dollars each, according to the terms mentioned in said bond, one payment to be made on or before the last business day of the month in which said bond and mortgage are executed, and a like payment on or before the last business day of each successive month thereafter until one hundred of said monthly payments of principal have been made and Lovina Wiley and C. Zenas Wiley further agree to pay \$17.59 interest on or before the last business day of the month in which said bond and mortgage are executed, and a like sum on or before the last business day of each successive month thereafter for the period of one year from the date of this instrument; during the second year of this loan agrees to pay \$15.30 interest monthly on or before the last business day of each month; during the third year of this loan agrees to pay \$13.05 interest monthly on or