

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 or 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 selected 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 party 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 Alanson C. Allen and Helen T. Allen, have borrowed of said The Detroit United Bank, the amount of Eight Hundred (800) dollars secured by this mortgage.

NOW THEREFORE, the said Alanson C. Allen and Helen T. Allen, 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 Eight Hundred (800) Dollars in one hundred monthly payments of Eight (8) 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 Alanson C. Allen and Helen T. Allen further agree to pay \$5.60 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 to pay \$4.90 interest monthly on or before the last business day of each month; during the third year of this loan agrees to pay \$4.18 interest monthly on or before the last business day of each month; during the fourth year of this loan agrees to pay \$3.47 interest monthly on or before the last business day of each month; during the fifth year of this loan agrees to pay \$2.75 interest monthly on or before the last business day of each month; during the sixth year of this loan agrees to pay \$2.05 interest monthly on or before the last business day of each month; during the seventh year of this loan agrees to pay \$1.34 interest monthly on or before the last business day of each month; during the eighth year of this loan agrees to pay \$.62 interest monthly on or before the last business day of each month; during the first four months of the ninth year agrees to pay \$.16 interest monthly on or before the last business day of each month. With the privilege however, of repaying said loan on the balance due on \$100 of the same or any multiple thereof at the end of any year from the date of this mortgage and said bond, in which case monthly payments shall be reduced proportionately. But in no event, whether first parties elect to avail themselves of the privilege of repaying said loan before said monthly payments hereinbefore provided for have been made or not shall the interest paid for the use of the money exceed the rate of eight and nine tenths (8.9) per cent per annum on the amount remaining unpaid from month