

month thereafter with interest thereon from March 1, 1983 at the rate of Eight and Three-Fourth (8-3/4%) per cent, to be computed monthly on the unpaid balance, payments to be first applied to the payment of interest and the balance to the payment of principal, until paid in full.

4) The Buyer agrees to pay all taxes and public assessments on said property accruing and falling due from and after January 1, 1983 and further, the Buyer agrees to insure the above premises in an amount not less than Sixteen Thousand (\$16,000.00) Dollars in companies to be approved by the Sellers, and all insurance policies shall require all payments for loss to be payable to the Buyer, Sellers and the Onondago County Savings Bank, c/o C. Douglas Wilson & Company, as their respective interest may appear.

5) The Buyer agrees that together with and in addition to the monthly payments payable under this agreement, that the Buyer will pay to the Sellers on the 1st day of each month until the indebtedness is paid in full, a sum equal to one-twelfth of the annual taxes, insurance premiums and public assessments including, but not limited to, paving assessments, sewer assessments, and water assessments, as estimated by the Sellers, and on the failure of the Buyer to pay all taxes, insurance premiums and public assessments, the Sellers may pay said items and charge all advancements therefor to the principal debt; said taxes and insurance premiums are now estimated by the Sellers to be \$46.39 per month.

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6) It is understood and agreed that the Buyer shall not transfer or assign this agreement without the written consent of the Sellers and that any such assignment or transfer without such previous written consent, shall not vest in the transferee or assignee any right, title or interest therein or hereunder or in said premises, but shall render this agreement null and void at the election of the Sellers.

7) It is understood and agreed that the Buyer shall have the right to prepay at any time the remaining balance of the indebtedness in full, without penalty, and that a delinquency charge of Five (\$5.00) Dollars shall be paid by the Buyer for each installment in default for twenty days or more.

8) The Buyer shall keep all improvements now existing or hereafter erected upon the within described property in a good state of repair,

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