The Buyer covenants and agrees to pay the Sellers the sum of Sixteen Thousand and no/100 (\$16,000.00) Dollars with interest thereon from September 15, 1977 at the rate of Eight and Three-Fourths (8-3/4%) per cent, for said property, in the following manner, to-wit: The Buyer does hereby agree to the interest upon the purchase price of Sixteen Thousand (\$16,000.00) Dollars, at the rate of 8-3/4% being \$116.67 per month in consecutive monthly installments of \$116.67 for a period of eighteen months, commencing on October 15, 1977 and a like amount on the 15th day of each calendar month thereafter through March 15, 1979, and to pay the purchase price of Sixteen Thousand (\$16,000.00) Dollars in equal, consecutive, monthly installments of \$133.09 per month commencing on the 15th day of April, 1979 and a like amount on the 15th day of each calendar month thereafter, with interest thereon at the rate of 8-3/4% per annum, 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.

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That the buyer agrees to pay all taxes accruing and falling due from and after September 15, 1977 and that the Buyer agrees to insure the above premises in an amount not less than \$16,000.00 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 Onendago County Savings Bank, o/o C. Douglas Wilson & Company, as their respective interest may appear.

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That the Buyer agrees that together with and in addition to the monthly payments payable under this agreement, that the Buyer will pay to the Seller on the 15th 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 assess-

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