



<County: Lancashire>

<Code: L0495>

<MS reference: London, BL Egerton 2810, Hand H>

<Text: De terminis usure>

<fol. 180va>Okure yrow crafte of okerrere
Schewis hit on mony manere
þe firste manere is qwen a mon firstys his yinge
And takys oghte fore ye fyrstyng
Throgh couenande be-fore yt men@ mas
Alle is okyr þ^t men so tas
Þis may be holdyn comynly ~~okyr~~
Okyr w^t-owten *curtasy*
And yt be-houys hym 3elde agaynn
Ore ellys he schalle hafe helle payne
Other manere of okure is
þ^t is yis bote it is les
As a mon of his wylle fre
lene syluer golde & mone
And takys oghte fore þe fyrstyng
Of *curtasy* w^t-owten hetynge
3ete is yt okure as men@ says
Bute he yt tas js *curtas*
þ^t behoues hym stope in yo dette
Ore elles wrathe of god schalle he gete
Fore iche mon schuld fore goddes sake
To oyer firste and noghte þerfore take
þen wylle god fore yt dede
specialy *graunte* hym his mede
ys thride maner of okure kyde
Js yis y^t is myculle here hyde
als qwen a mon 3eldys a yinge
y^t his frendes wan here in okurryng
And yai be passed oute of yis lyue
Be h^t fader moder ore wyfe

he schuld note halde h^t *in* store
 Bote he wolde make a sethe be-fore
 yt is to say if he wete
 How his frendes hade *wonnen* hite
 Ande if he do he is gylty
 Als he yt dyde fyrste ye foly
 <ill></ill> fu^[the] *maner* is chareande
 <ill></ill> yis to vnderstonde
 <ill></ill> a *mon* a *seruande* hase
 <ill></ill> to his vse tas
 <ill></ill> he *yerof* payed hym halde
 <ill></ill> he may be maister okurrer calde
 <ill></ill> fyfte *maner* of okure is yis
 <ill></ill> mys
 <fol. 180vb>Alse quenn a *mon* okure lene^[e]s
 yt syluer yt is o^{per} mennes
 þt in kepynge hase to safe
 w^t þ^t yus wylle he okure hafe
 Ore if he be borw *in priuete*
 Fore okure syluer ore mone
 To lene to oyer and to hafe
 More okure yen he *yerfore* gafe
 he y^t is disciple of okurrere
 y^t *maner* schall he by fulle dere
 Bote he *yerfore* amendes make
 Ere ye dethe hym hethen take
 ye sexte is yis quen a *mon* sellys
 Corne ore beste ore oght elles
 And fyrstes h^t to a *certayn* day
 And sellys ys derrer for fyrst of pay
 Jn <ill><ca 1 word></ill> if he so wele <line on crease, difficult to read>
 he schulde a-low h^t ilke a dele
 y^t he hase more J vnderstonde<?>
 þen he wold fyrste take *in honde*
 Ande bote he do he *mon* be schente
 Wenn he of yis word is wente
 ye seuend *maner* of okure soghte
 Js y<?>s y^t sume men chargen no3te
 y^t <ill><1 word></ill> a *mon* selles a yinge nomly

To hym þt nede hase h^t to by
 Fore he sees wele & cone wete
 yt he þt byes may note tary h^t
 Then selles he h^t fore dowbyl prise
 he tas ouermykel on y^t wise
 No more he schuld take of hym yan
 yen h^t were worthy to a-noyer man
 fore y^t he tase more
 yen ye worthe hym schalle rew sa<ill><rest of word></ill>
 Fore on þ^t wise dose he noghte
 Ase he wold to hym were wro3te
 þerfore schalle he a-resued be
 <ill><1 word></ill> he <ill><1 word></ill> agaynn charite
 <ill><1 word></ill> aghted maner of þis is to dred<ill><rest of word></ill>
 wenn a mon sees a-noyer mon hafe a <ill><1 word></ill>
 To selle corne catelle ore fee
 Be-fore ye tyme þ^t felle to be
 <fol. 181ra>þen byes he h^t fore a lytulle prise
 To his awantage on yis wise
 So y^t he make be-fore ye pay
 Ande ye corne a-byde to a day
 Fore he hase no doute y^t ne yo corne schalle be
 More worthe ate ye day yen firste gafe he
 So may ye corne be solde and boghte
 y^t ye buere schalle hafe fore noghte
 Fore ate ye day may falle so
 y^t ye corne is worthe syche tow
 yere-fore he schulde quenn he h^t tas
 pay hym more alse ye corne yen gas
 And if he rewarde hym w^t no more
 yen tas he okure ase J sayde ore
 ye neghed maner of okure J fynde
 y^t is quene a monn fore a vauntage
 lenes syluer fore rente in morgage
 And ye profete of ye rente
 Ouer ye syluer y^t is lente
 Of alle ye tyme to ye day
 þ^t is sete to make ye pay
 Bote he ye profete to prise sete

And a-low h^t in yo dette
 his saule schalle be *in* grete daunchere
 Als he þ^t is an okurrere
 ye tente *maner* of okure may be
 In yis case yt may menn ofte se
 Ase quenn a mon w^t-haldes fore ay
 a wede y^t layde is to a day
 fore he hase note ye pay of ye dette
 sonly<?> ate ye day y^t is sete
 Alle if ye couenand suche ware
 3ete if þe wedde were worthy mare
 yan ye dette a-mounte mighte
 hym by-houyd 3ylde agaynn progh ryghte
 Ore elles he schale hafe an hard fyte
 Qwene he schalle out of yis world flytte
 Ore if a mon ye wed it layde
 were ay tylle ye dette be payed
 Jf h^t be payrede ase J traw
 In ye pay hym be-houes a-low
 And stop als mycull and no lesse
 Als ye wed yen apayred is
 And bote he do J warne hym wele
 he mone þerfore hard payne felle
 <fol. 181rb>ye ellend *maner* fynde J-now
 þ^t is þis J dar a-vow
 Quen a mon tase tylle a marchand
 Syluer or gold be yis couenande
 þ^t he hafe half y^t wynnyng is
 And his awne syluer neuer-ye-les
 Jf he take half wynnyng fre
 w^t-outen oker may þ^t not be
 fore he wille hafe half wynnynge
 And no3t a-low if yer be tynyng
 Bote if he make first sych couand
 y^t he to perell of lose wyl stond
 And a-low ase falles costage
 yen may he take half a vauntage
 lefully as couennand wylle
 w^t-outen okure & þ^t is skylle

Ande ye same maner in catel-lys
 y^t to halfe is lettyd on yis wise
 Qne a mon letis catell or fe
 To half in suche a couennand be
 y^t he half ye vauntage hafe
 y^t yer-of comys and his owne safe
 so if þ^t catelle be loste
 he wille hafe holy þ^t h^t coste
 <ill><3-4 words></ill> no costage <line on crease>
 þ^t hald J okure al his auauntage
 þe xij maner of okur is Jlle
 þ^t is þis y^t sume men vse wyllle
 Als quen a mon wille firste or lene
 Syluer ore corne to symple men
 Ore oyer yinge þ^t my3t yaim a-vaile
 yen puttes he þaim to trauayle
 In his werkes þ^t he wold were <ill><1 word></ill>
 And elles wille he first yaim no3te
 Ore if yai may note ye dett pay
 Als yai are halden ate ye day
 yen mase he w^t yaim couande
 To wirke his werkes w^t fote & hond
 fore þ^t dete þ^t þai hym owe
 And yer-to byndes hom w^t ye law
 he wyllle fore Jlk peny of dett
 Yre pe<ill><ca 2 chars></ill> worth of <ill><rest of line></ill>
 þis is a synfulle bargayn
 yerfore hem schalle <ill><rest of line></ill>
 Now haf J scheud <ill><rest of line></ill>
 þe cawsis in qu<ill><rest of line></ill>