

The Mortgage, the Merrier

by Ucaimhu

In this puzzle, we celebrate the end of a certain agreement by examining it in all its complex detail. Specifically:

(I) Most Down answers will each give up the same bigram (letter pair) before entry; each altered entry is clued non-cryptically by a **one- or two-word sequence** in its clue.

(One such altered entry is a phrase.) Each of the remaining Down clues has one incorrect letter, to be corrected before solving; the incorrect letters, and then the correct letters, each in clue order, will say what this given-up bigram is.

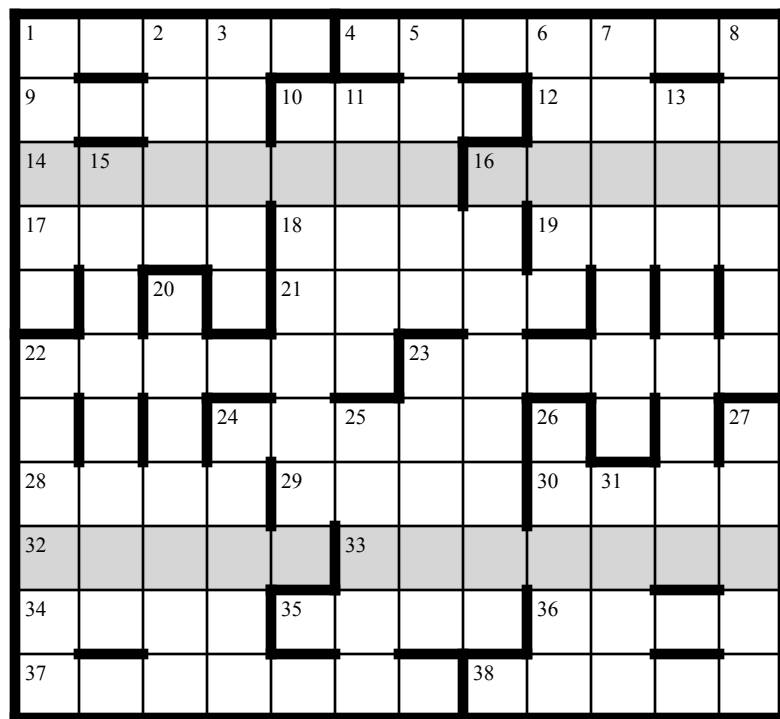
(II) For each bigram in (I), if its first and last letters are the p th from the start and q th from the end of the *answer*, note the (a) p th character from the start and (b) q th character from the end of the *clue*. Divide the (b) characters up by whether the clue clues its altered entry with **one word** or **two words**, and note the sequences of (a) characters, (b1) characters, and (b2) characters, each in clue order. Then:

(III) Each of ten Across clues has an extra *character*, to be deleted before solving. Pair these (in clue order) into five “additional remittances”; the first character in each goes to principal and the second to interest. To (I)’s bigram, add the first remittance’s principal character as per (a) + (b1), and then its interest character as per (a) + (b2), then note the resulting **term**, then let the interest character vanish; starting from the character string that remains, repeat the process with the second remittance, and so on, to produce five **terms** (one is a two-word phrase); the fifth **term** will be what you have at the end of this complex agreement.

(IV) Finally, we can celebrate with the music provided by the first and second **terms** and the beverage provided by the third and fourth **terms**; alternatively, we could use the music at 14 + 16 Across and beverage at 32 + 33 Across (all of which are unclued), which are very, very different. Each of the ten Across clues not used in (III) must have a letter *added* before solving; in clue order, these letters will say what these different celebrations constitute, which is also something the original agreement had.

ACROSS

1. Some mostly quasi-bluish tins (5)
4. Shrubs concealing areal cleaners (7)
9. Norm dances hours after Dan (4)
10. Answer, guys, that is *S* (4)
12. Fancy term for “lace” or “stead” or “rest up” (4)
- 14 + 16. [See instructions]
17. Coating of pearlier southeast Gael’s tongue (4)
18. Terror at this time is sufficient for a poet (4)
19. Brand of nice cream and assorted dyes (3’1)
21. German cars in lanes I dully rerouted (5)
22. For example, extracts tine from fishes (6)
23. Huts deenergized westbound rivers (6)
24. Bus booms randomly (5)
28. Informal encouraging word that’s sad before “boy” or before “girl” or before “teaching assistant” (4)



29. Regret having little slaw (4)
30. Oaf wings a lady located near Arkansas (4)
- 32 + 33. [See instructions]
34. Scram in Perth and Pisa? Yes, to get cold drink (4)
35. He touches ired snake belonging to that woman (4)
36. Width of a wide hoe Lee’d unveiled twice (4)
37. Feel certain of Gould taking legal matter on (3 4)
38. ^ > 7 v entered by rook or sea eagles (5)

DOWN

1. A room with cold meat inside brown E
2. Pooch covering Henry Newton’s vessels in a creamery
3. Person who edits the results when you make hot director Lee block #3 *Queen*
5. Stun person (for example) injecting coat with more dirt
6. Shy moderates produce items from blackthorn shrubs
7. Holds back Ceryneian beast of meth users, but not us
8. Bewilderedly cusses, “H ___! The foremost of skaters in skis does figure *Is*?”
10. Random Dr. Yankovic who parodies each conservative
11. Lists Mo and Sol in reverse order
13. Wet pig ya misdescribed as Nile-dwelling, say
15. Uncolorful, stinky, archaic Tom
16. A decade of kitsch w/ immersed people having the same surname *Friends* actor David has
20. Some nutty plant sugar source that keeps Charlie high and e’er-revolving (2 wds.)
22. Opera outside of Nina’s elevated arenas
23. Educated person-fish wins heart of Apollo after second
24. That Italian loony restrains groups that are (e.g.) baked
25. Comic Amy at first spot can help Ur’s milieu eject rats
26. One that observes technetium and hydrogen oxide, finally, in battle
27. Achier, injured leader of stellar group that sang “Sugar, Sugar,” etc.
31. Green encumbering item Stone might exhibit and compare to the hearer