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REAL ESTATE MORTGAGE

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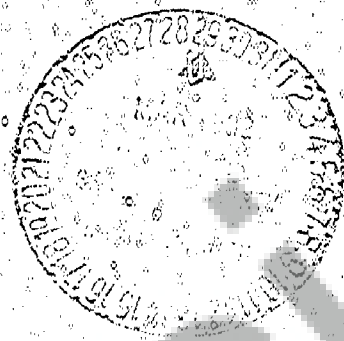
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Know all men by these presents, that Edmund C. Spencer and Patricia A. Spencer, husband and wifeof MPC 41 L Harder Rd, Mashougal WA 98671

(Mortgagors)

hereby mortgage to HOUSEHOLD FINANCE CORPORATION (Mortgagee) the following described real estate situated in the County of Skamania, State of Washington.

The East 165 feet of the West 360 feet of the North half of the Southwest quarter of Section 19, Township 2 North, Range 5 East of the W. M.;
 Also known as Lot 4 of David and Jennette Palmer's short plat, recorded March 6, 1977 in Book I of Short Plats, page 69, Auditor's file No. 83826, records of Skamania County, Washington.



This mortgage is given to secure the payment of a certain promissory note of Mortgagors dated this date to Mortgagee in the amount financed of \$ 2500.00 payable in 48 monthly installments of \$ 74.97 (first) \$ 97.39 (other) beginning on 5-10-82 and subject to the terms and conditions thereof.

Mortgagors agree to pay the said note according to its terms; to keep all improvements on said premises in good repair; to pay when due all taxes and assessments affecting said property; and to provide and maintain fire insurance with extended coverage in an amount not less than the Total of Payments of said note with a loss payable to Mortgagee.

In the event of default in the payment of the said note or the failure to keep required insurance in force, Mortgagee may, at its option, declare the entire sum remaining unpaid at once due and payable (less rebate of unearned finance charges) and Mortgagee may proceed to foreclose on and sell the above property as provided by law.

Mortgagors release and waive all their rights in the above-described real estate under Federal exemption laws.

This mortgage may not be assigned without consent of Mortgagee.

Dated this 26th day of March, 19 82.

Edmund C. Spencer (SEAL)
 (Mortgagor)

Patricia A. Spencer (SEAL)
 (Mortgagor)

STATE OF WASHINGTON) SS

COUNTY OF Skamania)

I, E. L. Johnson, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Edmund C. Spencer and Patricia A. Spencer, husband & wife (Mortgagor and spouse, if applicable)

personally known to me to be the same person s whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal this 26th day of March

(Impress Seal Here)

Commission Expires 31-82

