

93885

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FORM No. 105A—MORTGAGE—One Page Long Form.

STEVENS' YEAR LAW PUBLISHING CO., PORTLAND, ORE., 1976

THIS MORTGAGE, Made this 20th day of April, 1982, by
Walter Brost & Donna M. Brost, husband & wife

Mortgagor, to Hood River County Bank

Mortgagee.

WITNESSETH, That said mortgagor, in consideration of TEN THOUSAND NINETY EIGHT AND 23/100-----Dollars,

to him paid by said mortgagee, does hereby grant, bargain, sell and convey unto said mortgagee, his heirs, ex-
ecutors, administrators and assigns, that certain real property situated in SKAMANIA County,

State of ~~Oregon~~ bounded and described as follows, to-wit: *Washington

Parcel 1 of the MARTHA LEHMANN SHORT PLAT #2 more particularly described as follows: Beginning at a point on the westerly right-of-way of the Packard-Larson Road 30 feet from the centerline of said road, said point being N 00-28-53 W a distance of 784.77 feet and S 89-31-07 W a distance of 165.00 feet from the southeast corner of Section 15, Township 3 North, Range 10 East, Willamette Meridian, Skamania County, Washington; thence S 63-34-52 W a distance of 150.00 feet to a 5/8" X 30" iron rod; thence S 09-02-29 E a distance of 154.22 feet to a similar iron rod on the northerly right-of-way of the Packard-Larson Road as detailed on the Skamania County Engineer's map of the Cemetery Cut-Off Road; thence N 53-19-07 E a distance of 49.34 feet to a similar iron rod; thence N 45-28-45 E a distance of 91.30 feet to a similar iron rod; thence N 02-28-35 E a distance of 125.67 feet to the point of beginning. Containing 17,660 sq. ft. more or less.

Together with all and singular the tenements, hereditaments and appurtenances unto belonging, or in anywise appertaining, and which may hereafter thereto belong or appertain, and the rents, issues and profits therefrom, and any and all fixtures upon said premises at the time of the execution of this mortgage or at any time during the term of this mortgage.

TO HAVE AND TO HOLD the said premises with the appurtenances unto the said mortgagee, his heirs, executors, administrators and assigns forever.

This mortgage is intended to secure the payment of a promissory note, of which the following is a substantial copy:

HOOD RIVER COUNTY BANK
HOOD RIVER, OREGON Member FDIC

NOTE & DISCLOSURE STATEMENT

BORROWER'S NAME Donna M. Brost	CO-BORROWER Walter Brost	PROPERTY ADDRESS Spring Creek Nat'l Fish Hatchery, Underwood, Wa	DATE 4/20/82	OFFICER KAO
		PROPERTY ADDRESS Spring Creek Nat'l Fish Hatchery, Underwood, Wa	LOAN NO. 17	MATURITY 4/15/83

FOR VALUE RECEIVED, I promise to pay to the order of Hood River County Bank, at its office indicated above, the sum of \$ 10,098.23 plus interest thereon at the rate of 15.00 per annum computed on the unpaid balance daily and payable in 12 equal successive monthly installments of \$ 909.56 including the full amount of interest and insurance premiums accrued, if any, on this note at the time of the payment of each installment. The first payment to be made on the 15th day of May 19 82, and a like payment on the same day each successive month thereafter, the final payment constituting the remaining unpaid balance and accrued FINANCE CHARGE and other charges due.

The date of maturity of the debt secured by this mortgage is the date on which the last scheduled principal payment becomes due, to-wit: April 15, 19 83.

And said mortgagor covenants to and with the mortgagee, his heirs, executors, administrators and assigns, that he is lawfully seized in fee simple of said premises and has a valid, unencumbered title thereto

and will warrant and forever defend the same against all persons; that he will pay said note, principal and interest, according to the terms thereof, that while any part of said note remains unpaid he will pay all taxes, assessments and other charges of every nature which may be levied or assessed against said property or this mortgage or the note above described, when due and payable and before the same may become delinquent; that he will promptly pay and satisfy any and all liens or encumbrances that now, on or which hereafter may be erected on the said premises continuously insured against loss or damage by fire and such other hazards as the mortgagee may from time to time require, in an amount not less than the original principal sum of the note or obligation secured by this mortgage, in a company or companies acceptable to the mortgagee, with loss payable first to the mortgagee and then to the mortgagor as their respective interests may appear; all policies of insurance shall be delivered to the mortgagee as soon as insured. Now if the mortgagor shall fail for any reason to procure any such insurance and to deliver said policies to the mortgagee at least fifteen days prior to the expiration of any policy of insurance now or hereafter placed on said buildings, the mortgagee may procure the same at mortgagor's expense; that he will keep the buildings and improvements on said premises in good repair and will not commit or suffer any waste of said premises. At the request of the mortgagee, the mortgagor shall join with the mortgagee in executing one or more financing statements pursuant to the Uniform Commercial Code, in form satisfactory to the mortgagee, and will pay for filing the same in the proper public office or offices, as well as the cost of all lien searches made by filing officers or searching agencies as may be deemed desirable by the mortgagee.

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The mortgagor warrants that the proceeds of the loan represented by the above described note and this mortgage are:
 (a) primarily for mortgagor's personal, family, household or agricultural purposes (see Important Notice below).
 (b) for an organization or (even if mortgagor is a natural person) are for business or commercial purposes other than agricultural purposes.

Now, therefore, if said mortgagor shall keep and perform the covenants herein contained and shall pay said note according to its terms, this conveyance shall be void, but otherwise shall remain in full force as a mortgage to secure the performance of all of said covenants and the payment of said note. It being agreed that a failure to perform any covenant herein, or if a proceeding of any kind be taken to foreclose any lien on said premises or any part thereof, the mortgagee shall have the option to declare the whole amount unpaid on said note or on this mortgage at once due and payable, and this mortgage may be foreclosed at any time thereafter. And if the mortgagor shall fail to pay any taxes or charges or any lien, encumbrance or insurance premium as above provided for, the mortgagee may at his option do so, and any payment so made shall be added to and become a part of the debt secured by this mortgage, and shall bear interest at the same rate as said note without waiver, however, of any right arising to the mortgagee for breach of covenant. And this mortgage may be foreclosed for principal, interest and all sums paid by the mortgagee at any time while the mortgagor neglects to repay any sums so paid by the mortgagee. In the event of any suit or action being instituted to foreclose this mortgage, the mortgagor agrees to pay all reasonable costs incurred by the mortgagee for title reports and title search, all statutory costs and disbursements and such further sum as the trial court may adjudge reasonable as plaintiff's attorney's fees in such suit or action, and if an appeal is taken, from any judgment or decree entered on such appeal, all sums to be secured by the lien of this mortgage and included in the decree of foreclosure.

Each and all of the covenants and agreements herein contained shall apply to and bind the heirs, executors, administrators and assigns of said mortgagor and of said mortgagee respectively.
 In case suit or action is commenced to foreclose this mortgage, the Court may upon motion of the mortgagee appoint a receiver to collect the rents and profits arising out of said premises during the pendency of such foreclosure, and apply the same, after first deducting all of said receiver's proper charges and expenses, to the payment of the amount due under this mortgage.
 In construing this mortgage, it is understood that the mortgagor or mortgagee may be more than one person; that if the context so requires, the singular pronoun shall be taken to mean and include the plural, the masculine, the feminine and the neuter, and that generally all grammatical changes shall be made, assumed and implied to make the provisions hereof apply equally to corporations and to individuals.

IN WITNESS WHEREOF, said mortgagor has hereunto set his hand the day and year first above written.

IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and if the mortgagee is a creditor, as such word is defined in the Truth-in-Lending Act and Regulation Z, the mortgagee MUST comply with the Act and Regulation by making required disclosures for this purpose, if this instrument is to be a FIRST lien to finance the purchase of a dwelling, use Stevens-Ness Form No. 1305 or equivalent; if this instrument is NOT to be a first lien, use Stevens-Ness Form No. 1306, or equivalent.

STATE OF OREGON

County of Hood River

April 20 1982

Personally appeared the above named Walter Brost & Donna M. Brost, husband & wife

and acknowledged the foregoing instrument to be their voluntary act and deed.

Before me:

Notary Public for Oregon

My commission expires

(OFFICIAL SEAL)

MORTGAGE

(FORM No. 105A)

STEVENS-NESS LAW PUB. CO., PORTLAND, ORE.

Walter Brost et al.

TO

Hood River Co. Bank

SPACE RESERVED
FOR
RECORDER'S USE

AFTER RECORDING RETURN TO

Hood River County Bank
408 Oak St.
Hood River, Or 97031

STATE OF OREGON WASHINGTON

County of Skamania

I certify that the within instrument was received for record on the 20th day of April, 1982, at 11:15 o'clock A.M. and recorded in book/reel/volume No. 58 on page 585 or as document/tee/file/instrument/microfilm No. 73895. Record of Mortgages of said County.

Witness my hand and seal of County attested.

Larry M. Olsen, Auditor
By J. Salvesen, Deputy