

Ln # 1700113 94997

**MORTGAGE**

The Mortgagors, DELBERT D. MOSS and SHARON K. MOSS, husband and wife,  
of Washougal, Washington,

Skamania

Hereby mortgage to Riverview Savings Association, a Washington corporation, the following described real property situated in Skamania County, State of Washington, to-wit:

**Parcel A:**

The North Half of the Northwest Quarter of the Northwest Quarter of the Southeast Quarter of Section 19, Township 2 North, Range 5 East W.M.; EXCEPT that portion thereof described as follows:

Beginning at the Northwest corner of the N $\frac{1}{2}$  of the NW $\frac{1}{4}$  of the SE $\frac{1}{4}$  of the said Section 19; thence East along the North line of said subdivision 453 feet to the initial point of the tract hereby described; thence South parallel to the West line of said subdivision 330 feet to the South line thereof; thence East along said South line 132 feet; thence North parallel to the West line of said subdivision 330 feet to the North line thereof; thence West along said North line 132 feet to the initial point.

**Parcel B:**

That portion of the North Half of the Northwest Quarter of the Northwest Quarter of the Southeast Quarter of Section 19, Township 2 North, Range 5 East of the Willamette Meridian, described as follows:

Beginning at a point 453 feet East of the Northwest corner of the above described property; thence South parallel to the West line 330 feet; thence East 132 feet; thence North 330 feet; thence West 132 feet to the point of beginning;

EXCEPT those portions of said Parcels A and B conveyed to Skamania County for road purposes.

SUBJECT TO EASEMENTS AND RESTRICTIONS OF RECORD.

like things and matters, and other fixtures whether now or hereafter belonging to or used in the enjoyment of said property, all of which shall be construed as a part of the realty. The within described mortgaged property is not used principally for agricultural or farming purposes.

All to secure the payment of the sum of EIGHT THOUSAND FIVE HUNDRED AND 00/100-----

(\$8,500.00\*\*) Dollars,

with interest thereon, and payable in monthly installments of \$ 355.00 plus interest each,

beginning on the day of 19 82, and payable on the day of each month thereafter, according to the terms and conditions of one certain promissory note bearing even date herewith.

This mortgage lien shall continue in force and exist as security for any and all other advances which may hereafter be made by the Mortgagee to the Mortgagor, and shall continue in force and exist as security for any debt now owing, or hereafter to become owing, by the Mortgagor to the Mortgagee.

This mortgage lien shall continue in force and exist as security for any and all other advances which may hereafter be made by the Mortgagee to the Mortgagor, and shall continue in force and exist as security for any debt now owing, or hereafter to become owing, by the Mortgagor to the Mortgagee.

This mortgage is subordinate to a prior mortgage dated 4-5-77 to Riverview Savings Association, Skamania County under Auditor's File Number 83836, to secure the payment of \$ 34,000.00 said prior mortgage being recorded in the office of the Auditor of Skamania County.

Mortgagor represents and warrants that the present unpaid balance on said prior mortgage does not at this time exceed \$ 34,000.00 and that said prior mortgage is not in default in any respect. This second mortgage is made on the express condition that if either the principal or the interest of the debt secured by the prior mortgage is in default, or any of the conditions or covenants of the prior mortgage are broken, the whole sum of principal and interest of the debt secured by this second mortgage shall, at the option of mortgagee, become immediately due and payable and this mortgage may be foreclosed at once.

The Mortgagors hereby (jointly and severally if more than one) covenant and agree with the Mortgagee as follows:

That the Mortgagors have a valid, unincumbered title in fee simple to said premises, and will warrant and forever defend the same against the lawful claims and demands of all person whomsoever.

That the Mortgagors will during the continuance of this mortgage, permit no waste or strip of the mortgage premises and will keep the buildings and appurtenances on said property in good state of repair.

That the Mortgagors will pay said promissory note according to its terms. Should the Mortgagors fail to pay any installment of principal or interest provided for in said note, or any sum due under this mortgage, or breach of any covenant or agreement herein contained, then the entire debt secured by this mortgage shall, at the election of the Mortgagee, become immediately due and payable. Should the Mortgagors fail to pay any sum which they are required to pay, the Mortgagee may, without waiver of any remedy hereunder for such breach, make full or partial payment thereof, and the amount so paid with interest thereon at 10% per annum shall become immediately payable to the Mortgagee and shall be secured by this mortgage. Any payments made by the Mortgagors upon the indebtedness secured by this mortgage may be applied as the Mortgagee may elect either upon the amount which may be due upon said promissory note or upon any amount which may be due under the provisions of this mortgage.

That the Mortgagors will keep all buildings thereon continuously insured against loss or damage by fire and such other hazards as the Mortgagee may specify to the extent of the full insurable value, in some responsible insurance company or companies satisfactory to the Mortgagee and for the protection of the latter, and that the Mortgagors will cause all insurance policies or copies or certificates thereof to be suitably endorsed and delivered to the Mortgagee, together with receipts showing payment of all premiums due therefor, and that the Mortgagors will keep no insurance on said building other than as stated herein. That it shall be optional with the Mortgagee to name the company or companies and the agents thereof by which the insurance shall be written, and to refuse acceptance of any policy offered, and to surrender and cause to be cancelled any policy which may be received or accepted and to place the insurance or cause the policies to be written, all at the cost, charge and expense of the Mortgagors; but in no event shall the Mortgagee be held responsible for failure to have any insurance written or for any loss or damage growing out of a defect in any policy, or growing out of the failure of any insurance company to pay for any loss or damage insured against. That the Mortgagee is authorized to compromise and settle any claims for insurance, and to receipt therefor on behalf both of the Mortgagors and their assigns and the Mortgagee. All such insurance shall contain a cost of replacement endorsement.

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That the Mortgagors will pay all taxes, assessments, and other governmental levies, now or hereafter assessed against the mortgaged premises, or imposed upon this mortgage or the note secured hereby, as soon as the same become due and payable, and shall immediately pay and discharge any lien having precedence over this mortgage. And to assure prompt payment the Mortgagors agree to pay to the Mortgagee monthly budget payments estimated by the Mortgagee to equal one-twelfth of the annual insurance premiums, taxes, assessments, and other governmental levies, which are or may become due upon the mortgaged premises, or upon this mortgage or the note secured hereby, the amount of such payments to be adjusted from time to time as conditions may require. The budget payments so accumulated may be applied by the Mortgagee to the payment of such taxes, assessments, or levies, in the amounts shown by the official statements thereof, and to the payment of insurance premiums in the amount actually paid or incurred therefor. And such budget payments are hereby pledged to the Mortgagee as collateral security for full performance of this mortgage and the note secured hereby and the Mortgagee may, at any time, without notice, apply said budget payments upon any sums delinquent upon said note or under the terms of this mortgage.

In any action brought to foreclose this mortgage or to protect the lien hereof, the Mortgagee shall be entitled to recover from the Mortgagors a reasonable attorney fee to be allowed by the court, and the reasonable cost of searching the records and obtaining abstracts of title or title reports for use in said action, and said sums shall be secured by this mortgage. In such foreclosure action a deficiency judgment may be entered in favor of the Mortgagee, and a receiver may be appointed at the Mortgagee's request to collect the rents, issues and profits from the mortgaged premises.

And it is further covenanted and agreed that the owner and holder of this mortgage and of the promissory note secured hereby shall have the right, without notice, to grant to any person liable for said mortgage indebtedness, any extension of time for payment of all or any part thereof, without in any way affecting the personal liability of any party obligated to pay such indebtedness.

Wherever the terms "mortgagors" occur herein it shall mean "mortgagor" when only one person executed this document, and the liability hereunder shall be joint and several.

Dated at Camas, Washington

November 8, A. D. 1982

*Delbert D. Moss*  
Delbert D. Moss

*Sharon K. Moss*  
Sharon K. Moss

STATE OF WASHINGTON

County of Clark

On this day personally appeared before me DELBERT D. MOSS and SHARON K. MOSS,  
husband and wife,  
to me known to be the individual S described in and who executed the within and foregoing instrument, and acknowledged  
that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 8th day of November, A. D. 1982

*Mary Ann J. Decker*  
Notary Public in and for the State of Washington  
residing at Camas, therein.

MORTGAGE

Loan No. 1700113

FROM

TO

Riverview Savings Association  
Camas, Washington

OFFICE OF WASHINGTON  
COUNTY CLERK  
I HEREBY CERTIFY THAT THE WITHIN

INSTRUMENT OF WRITING FILED BY

*Sheila Little*  
OF *Stinson*

AT 8:15 11-12-1982

WA 5-8

OF 72279

RECORDED IN

COUNTY CLERK

COUNTY AUDITOR

DEPUTY

Mail To

Riverview Savings Association  
Camas, Washington