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## MORTGAGE

THE MORTGAGOR, KAREN L. SMITH, a single person, mortgages to ANDREW J. KOCHER and IRENE C. KOCHER, husband and wife, to secure payment of the sum of SEVEN THOUSAND FOUR HUNDRED EIGHTY-FIVE AND NO/100 DOLLARS (\$7,485.00) and interest, according to the terms of a promissory note, bearing date, April 1, 1983 the following described real estate, situated in the County of Skamania, State of Washington:

County of Skamania, State of Washington:

THOSE PORTIONS OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 34, TOWNSHIP 2 NORTH, RANGE 5 E.W.M., AS FOLLOWS:

PARCEL 1  
BEGINNING AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 34; THENCE NORTH 0°40'49" WEST ALONG THE EAST LINE OF SAID NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 34, 454.74 FEET; THENCE SOUTH 77°12'20" WEST 51.40 FEET TO A POINT ON THE SOUTH EDGE OF A 60 FOOT WIDE DRIVEWAY; THENCE CONTINUING SOUTH 77°12'20" WEST ALONG THE SOUTH EDGE OF THE SAID 60 FOOT WIDE DRIVEWAY 738.95 FEET; THENCE CONTINUING SOUTH 77°12'20" WEST 14.78 FEET; THENCE AROUND THE OUTSIDE OF A 45 FOOT CUL-DE-SAC 107.47 FEET WHICH IS TO THE LEFT OF THE CORD WHICH BEARS NORTH 82°34'16" WEST 83.68 FEET AND THE TRUE POINT OF BEGINNING; THENCE NORTH 85°34'01" WEST 384.11 FEET; THENCE NORTH 14°59'20" EAST 289.49; THENCE SOUTH 71°29'46" EAST 323.93 FEET TO THE WEST EDGE OF A 30 FOOT DRIVEWAY; THENCE SOUTH 08°31'03" EAST ALONG THE SAID WEST EDGE OF A 30 FOOT WIDE DRIVEWAY; THENCE AROUND THE OUTSIDE OF A 45 FOOT RADIUS CUL-DE-SAC 59.75 FEET WHICH IS TO THE RIGHT OF A CORD WHICH BEARS SOUTH 23°53'02" WEST 55.45 FEET TO THE TRUE POINT OF BEGINNING.

EXCEPT EASTERLY 30 FEET OF SAID TRACT WHICH IS RESERVED TO INCREASE THE AFORESAID 30 FOOT DRIVEWAY TO 60 FEET IN WIDTH.

PARCEL 2  
BEGINNING AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 34; THENCE NORTH 0°40'49" WEST ALONG THE EAST LINE OF SAID NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 34, 454.74 FEET; THENCE SOUTH 77°12'20" WEST 51.40 FEET TO A POINT ON THE SOUTH EDGE OF A 60 FOOT WIDE DRIVEWAY; THENCE CONTINUING SOUTH 77°12'20" WEST ALONG THE SOUTH EDGE OF THE SAID 60 FOOT WIDE DRIVEWAY 738.95 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING SOUTH 77°12'20" WEST 14.78 FEET; THENCE AROUND THE OUTSIDE OF A 45 FOOT RADIUS CUL-DE-SAC 107.47 FEET WHICH IS TO THE LEFT OF THE CORD WHICH BEARS NORTH 82°34'16" WEST 83.68 FEET; THENCE NORTH 85°34'01" WEST 384.11 FEET; THENCE SOUTH 35°15'08" WEST 136.32 FEET TO THE NORTH EDGE OF RIGHT-OF-WAY OF THE WASHOUGAL RIVER ROAD; THENCE EASTERLY ALONG THE SAID NORTH EDGE OF RIGHT-OF-WAY OF THE WASHOUGAL RIVER ROAD TO A POINT WHICH BEARS SOUTH 08°06'30" EAST FROM THE TRUE POINT OF BEGINNING; THENCE NORTH 08°06'30" WEST 172.32 TO THE TRUE POINT OF BEGINNING.

TOGETHER WITH AS TO BOTH PARCELS A NON-EXCLUSIVE EASEMENT OVER THE PRIVATE ROADWAY RUNNING FROM SAID PROPERTY IN AN EASTERLY DIRECTION TO THE COUNTY ROAD.

TOGETHER WITH AS TO BOTH SAID PARCELS AN EASEMENT FOR A WATER PIPELINE RUNNING FROM THE TRACT HEREIN, CONVEYED IN A NORTHWESTERLY DIRECTION TO THE SPRING IN THE WEST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 27, SAID TOWNSHIP AND RANGE, INCLUDING THE RIGHT TO ENTER UPON SAID PROPERTY AT REASONABLE TIMES FOR THE INSPECTION AND MAINTENANCE OF SAID SPRING AND PIPELINE, WHICH EASEMENT IS NOT EXCLUSIVE AND WILL BE ENJOYED BY OTHER PARTIES LAWFULLY USING THE SAME.

And the mortgagor promises and agrees to pay before delinquency all taxes, special assessments and other public charges levied, assessed or charged against said described premises; to keep all improvements on said described premises insured against loss or damage by fire in a sum of at least Seven Thousand Five Hundred and no/100 Dollars, (\$7,500.00), for the benefit of the mortgagees and to deliver all policies and renewals to the mortgagees, if requested.

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In case the mortgagor shall fail to pay any installment of principal or interest secured hereby when due or to keep or perform any covenant or agreement aforesaid, then the whole indebtedness hereby secured shall forthwith become due and payable, at the election of the mortgagees.

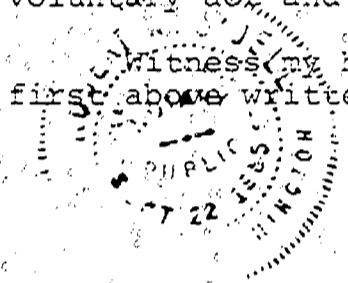
IN WITNESS WHEREOF, said mortgagor has executed this instrument this 1st day of April, 1983.

Karen L. Smith  
Karen L. Smith

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF CLARK )

On this 1st day of April, 1983, before me, personally appeared KAREN L. SMITH to me known to be the person who executed the foregoing instrument, and acknowledged the said instrument to be her free and voluntary act and deed, for the uses and purposes therein mentioned.

Witness my hand and official seal hereto affixed the day and year first above written.



Wesley J. Bell  
Notary Public in and for the State of Washington, Residing at Camas.



NOTARY PUBLIC CERTIFY THAT THE WITHIN

INSTRUMENT WAS FILED BY

Rich O'Neil

430 N E Everett St Camas

11.10.83 4-4-83

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mtg 172

WASH

Harry M. Oliver

CLERK

E. M. J. J.