REAL ESTATE MORTGAGE

THE MORTGAGORS, FRED L. CLOE and NANCY CLOE, husband and wife, mortgage to ESSON H. SMITH and H. VIRGINIA SMITH, husband and wife, to secure the payment of THIRTEEN THOUSAND AND NO/100 DOLLARS (\$13,000.00), together with interest thereon at the rate of Twelve Per Cent (12%) per annum from date until paid, according to the terms and conditions of that certain promissory note dated August 12, 1983, the following described real estate:

Beginning at a point 66 rods North of the Southeast corner of the Southwest Quarter of the Southeast Quarter (SW 1/4°SE 1/4°) of Section 20; Township 3 North, Range 8 East of the W.M.; thence West 24 rods; thence North 20 rods; thence East 24 rods; thence South 20 rods to the point of beginning;

EXCEPT County road right of way.

And the mortgagors promise and agree to pay before delinquency all taxes, special assessments and other public charges levied, assessed or charged against said described premises, and to keep all improvements on said described premises insured against loss or damage by fire in the sum of Thirteen Thousand and No/100 Dollars (\$13,000.00) for the benefit of the mortgagee and to deliver all policies and renewals to the mortgagee.

In case the mortgagors 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 mortgagee.

DATED this 12th day of August, 1983.

FRED I. CLOE

NANCY CLOR

STATE OF WASHINGTON

SS

County of Skamania

On this day personally appeared before me FRED L. CLOE, and NANCY CLOE, husband and wife, to me known to be the individuals 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 this 12th day of August,

1983.

Notary Public in and for the State of Washington, residing at Stevenson.