

REAL ESTATE MORTGAGE

THE MORTGAGOR, FRED L. CLOE, mortgages to ESSON H. SMITH and H. VIRGINIA SMITH, husband and wife, to secure the payment of THIRTY-TWO THOUSAND, ONE HUNDRED TWENTY-SIX and 69/100 DOLLARS (\$32,126.69), together with interest thereon at the rate of twelve percent (12%) per annum, from date until paid, according to the terms of that certain promissory note bearing even date herewith, made by the Mortgagor and payable to the order of the Mortgagees, the following described real estate situated in Skamania County, State of Washington, together with all tenements and appurtenances thereto:

Beginning at a point 66 rods North of the Southeast corner of the Southwest Quarter of the Southeast Quarter (SW4SE4) 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.

FILED FOR RECORD
SKAMANIA CO. WASH
BY Esson Smith
DEC 4 10 41 AM '89
P. Lowmy
AUDITOR
GARY M. OLSON

The Mortgagor agrees to pay before delinquency all taxes, liens, special assessments, interest and charges on prior encumbrances, if any, upon said property, and other public charges levied, assessed or charged against said property, and to keep the buildings on the property in good repair and insured against loss or damage by fire in the sum of \$32,200.00, for the benefit of the Mortgagees.

In case of failure to perform any of the foregoing covenants, or if default is made in the payment of said note, or any part thereof, when the same shall become due, then this mortgage may be at once foreclosed for the entire principal sum and costs, and in such foreclosure suit there shall be included in the judgment a reasonable sum as attorney's fees, together with all sums paid by the mortgagees or assigns on account of taxes, liens, assessments, abstracts or title insurance charges, costs of searching records, interest, and fire insurance, with interest at twelve percent per annum from date of payment.

DATED at Stevenson, Washington, this 27th day of Nov., 1989.

FRED L. CLOE

STATE OF WASHINGTON)
) ss.
County of Skamania)

THIS IS TO CERTIFY that on Nov. 27th 1989, personally appeared before me FRED L. CLOE, to me known to be the individual who executed the foregoing instrument, and acknowledged the same as his free and voluntary act and deed for the uses and purposes therein mentioned.

WITNESS MY HAND AND OFFICIAL SEAL the day and year in this certificate first above written.

Shirley A. Brown
Notary Public in and for the State of
Washington, residing at Stevenson
My commission expires 8-17-91

Registered
Indexed, Vir 10
Indirect 8
Filmed 12-8-89
Mailed