14. The covenants and agreements herein contained are joint and several and shall be binding upon, and inure to the benefit of, the heirs, devisees, legal representatives, successors in interests or assigns of the parties hereto. If more than one joins in the execution hereof, the pronouns and relative words used shall be read as if written in the plural, the use of any gender shall be applicable to all genders and the term "mortgagee" shall include any payce of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

Witness the hand(s) and seal(s) of the mortgagor(s) on the day and year first above written. Witnesses: STATE OF WASHINGTON, COUNTY OF Clark hereby certify that on this I, the undersigned, James E. Lafferty 19 52, personally appeared before me day of November Vern L. Herren and Janet Herren to me known to be the individuals described in and who executed the within instrument, and acknowledged that signed and scaled the same as their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official scal the day and year last above written. Camas

STATE OF WASHINGTON

Vern L. Herren, et

Camas Branch Tational Bank of Commerce

I hereby certify that this within Mortgage was

filed in this office for Record on the 125

recorded in Book