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REAL ESTATE MORTGAGE

The Mortgagors, VONNIE C. HARVEY and EDITH LELIA HARVEY, husband and wife, mortgage to EDGAR PATRICK, SR., the following described real estate situate in the County of Skamania, State of Washington, to-wit:

The South Half of the Northwest Quarter ($S\frac{1}{2}$ NW $\frac{1}{4}$) of Section 23, Township 3 North, Range 8 E.W.M.; EXCEPTING public roads and rights of way on, over and across the said real property;

ALSO all easements, water rights and appurtenances thereunto belonging or in any wise appertaining, including surface water permit #7963 for the State of Washington;

together with all the rents, issued and profits thereof, and all plumbing, heating, gas and electric fixtures, watering and irrigating apparatus and fixtures whether attached or detached, nor or hereafter belonging to or used in connection with the above described premises, and together with all waters and water rights of every kind and description and however evidenced or manifested, which now or hereafter may be appurtenant to said premises or any part thereof, or incident to the ownership thereof, or any part thereof, or used in connection therewith; and together with all interest in said premises that the mortgagors may hereafter acquire.

To secure the performance of the covenants and agreements hereinafter contained, and to secure the payment of the debt represented by one note for \$2200.00 made by the mortgagors to the order of the mortgagee, of even date herewith, and payable \$500.00 or more on or before December 17, 1956, and \$500.00 or more on or before the 17th day of December of each year thereafter until the whole sum with interest on all unpaid balances at the rate of five (5%) percent per annum, commencing December 17, 1953, shall have been paid. It is understood, however, that the interest on the principal sum shall be paid on the 17th day of December 1954 and on the 17th day of December 1955 during which period no principal payments are required to be made.

Each of the mortgagors covenants and agrees during the continuance of this mortgage, to pay all taxes and assessments levied or imposed upon said premises and upon this mortgage or upon the debt hereby secured, at least ten days before delinquency; to keep the premises free from any incumbrance prior to this mortgage; not to commit or suffer waste thereon; to keep all buildings thereon in good repair and unceasingly insured against loss or damage by fire in a company satisfactory to the mortgagee, in a sum not less than \$2200.00; to deposit all policies of insurance with the mortgagee, and all policies shall be payable to the mortgagee, and shall contain a mortgage subrogation clause satisfactory to the mortgagee.

Should the mortgagors be or become in default in any of the foregoing covenant or agreements, then the mortgagee may perform the same, and the mortgagee may pay any parts or all of principal and interest of any prior incumbrance, and all expenditures made by the mortgagee under any of the covenants or agreements herein, shall draw the highest rate of interest that may now be contracted for in writing, and all such expenditures shall be repayable by the mortgagors on demand, and, together with interest thereon, shall be secured by this mortgage.

Time is material and of the essence hereof, and if default be made in the payment of any of the sums hereby secured, or in the performance of any of the covenants or agreements herein contained, then, in any such case, the balance of unpaid principal, with accrued interest and all other indebtedness hereby secured, shall, at the election of the mortgagee, become immediately due without notice, and this mortgage may be foreclosed.

E. A. CORNELIUS
ATTORNEY AT LAW
SPOKANE, WASH.

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