

Skamania County, Washington; AND EXCEPTING: Beginning at a point 20 feet east and 20 feet north of the southwest corner of said Section 23; thence north 330 feet; thence east 478 feet; thence south 21° 28' east 124 feet; thence south 235 feet; thence west 120 feet; thence north and 40° west along the public ~~to~~ road 30 feet; thence due west 380 feet to the point of beginning. BOOK 30 197
Together with all rents thereof, buildings, improvements and appurtenances thereunto belonging, water and water rights and personal property now or hereafter attached to or reasonably necessary to the use of the real property herein described, all of which property is sometimes hereinafter designated as the "said property";

To HAVE AND TO HOLD the said property unto the Mortgagee and its assigns forever.

3. The Mortgagor covenants and agrees that:

(a) He is lawfully seized of the said property in fee simple and will warrant and forever defend the same against the lawful claims and demands of all persons whomsoever; and that the said property is free from all encumbrances and liens whatsoever, except:

(b) He will pay, before the same shall become delinquent, all taxes, assessments, liens, charges and encumbrances which affect the said property, this mortgage, or the indebtedness secured hereby;

(c) He will immediately upon the execution of this mortgage provide and deliver to the Mortgagee, and thereafter maintain, fire insurance policies and such other insurance policies as the Mortgagee may require upon the said property, which policies shall be satisfactory to and shall be for the benefit of the Mortgagee as its interest may appear; and any proceeds collected under such insurance policies, at the option of the Mortgagee, shall be used by the Mortgagor under the direction of the Mortgagee for the replacement or repair of any part of the said property which may be damaged or destroyed;

(d) He will commit or suffer no waste on the said property, will maintain the same in good repair, will promptly make such repairs thereof as the Mortgagee may require and will permit the Mortgagee's agents or representatives to inspect the said property at any time;

(e) He will promptly comply with all laws, ordinances, and regulations affecting the said property or its use;

(f) He hereby waives the benefits of all homestead, dower, exemption, valuation, appraisalment, stay and moratorium laws, present or future, and also the right of possession of the said property during the period of redemption.

4. PROVIDED, NEVERTHELESS, that these presents are upon the express condition that if the Mortgagor shall pay unto the Mortgagee all amounts hereby secured, and shall fully perform all of the terms, covenants, agreements and conditions of this mortgage, then this conveyance shall be void, otherwise to remain in full force and effect.

5. BUT IF DEFAULT BE MADE in the payment of any debt secured hereby, or of any installment of principal or interest thereon, or if the Mortgagor should fail to repay promptly any and all advances made by the Mortgagee to or for the Mortgagor, or if the Mortgagor should fail to comply with any of his covenants or agreements, or if the Mortgagor should be adjudicated a bankrupt or take advantage of any State, Territorial or Federal insolvency law, or if the Mortgagor, or either of them, should die or become incompetent, or if any of the said property should be encumbered, transferred, abandoned, attached or levied upon, or if the Mortgagee should deem itself insecure, the Mortgagee may at its option exercise any or all of the remedies hereafter specified: