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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 payee 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. STATE OF WASHINGTON, COUNTY OF Skamania hereby certify that on this eighteenth Robert J. Salvesen I, the undersigned, 19 55, personally appeared before me Vernon L. Shomshak and June day of Margaret Anita Shomshak, husband and wife, to me known to be the individual s described in and who executed the within instrument, and acknowledged that their free and voluntary act and deed, for the uses and purposes signed and sealed the same as therein mentioned. Given under my hand and official seal the day and year last above written. ublic in and for the State of Washington, residing in said county. Stevenson 4. D. 19 55', at 10.00 o'clock & M., and was duly I hereby certify that this within Mortgage filed in this office for Record on the ~ 0 STATE OF WASHINGTON V. Higley, Administrator TERNON L. SHOMSHAK et Veterans Affairs 3888 388 recorded in Book 30 Mortgages of Lh MAILED