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 hercto. 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. Witnesses:

STATE OF WASHINGTON, COUNTY OF SKAMANIA

I, the undersigned, Robert J. Salvesen hereby certify that on this 14th January 19 56, personally appeared before me day of

Thomas M. Chandler and L. Florence Chandler to me known to be the individuals described in and who executed the within instrument, and acknowledged that signed and sealed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal the day and year last above written.

Stevenson

The Prudential Insurance mpany of America

State of Washington,

hereby certify that this within Mortgage filed in this office for Record on the

recorded in Book Mortgages of

NAILED COMPARED SECORDED:

INDISECT INDEXED: DIG

GERISTERED

STATE OF WASHINGTON

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Thomas M. Chandler