

## REAL ESTATE MORTGAGE

SHORT FORM  
FOR WESTERN WASHINGTONTHE MORTGAGORS A. B. FRANKLIN and LUCILLE J. FRANKLIN,  
husband and wife,

hereinafter referred to as the mortgagor, mortgages to BANK OF STEVENSON, a corporation,

the following described real property situate in the county of Skamania, State of Washington:

PARCEL NO. 1: Beginning at a point on the west line of the Henry Shepard D.L.C. in Section 36, Township 3 North, Range 7 E.W.M., the said point of beginning being 59.2 feet north of the intersection of the north boundary of Kanaka Creek Cut Off Road with the west boundary of said Henry Shepard D.L.C. and 1320 feet north of the township line between Township 1 and 2 of said Range 7 E.W.M.; thence north along the west line of said Shepard D.L.C. 200 feet to the southwest corner of Lot 9 of Block One of the subdivision of Lot 8 of Stevenson Park Addition, according to the official plat thereof on file and recorded at page 70 of Plat Book A, Records of Skamania County; thence south 63° 50' east 100 feet; thence south 02° 20' east 157 feet to the north line of Kanaka Creek Cut Off Road; thence west to the point of beginning.

PARCEL NO. 2: Beginning on the north boundary of Kanaka Creek Cut Off Road at a point on the west line of the Henry Shepard D.L.C., said point being 1260.8 feet north of the Township line between Township 1 and 2 North, Range 7 E.W.M.; thence north along said D.L.C. line 59.2 feet; thence east to intersection with the northerly line of Kanaka Creek Cut Off Road (on the east line of Parcel No. 1 above); thence south 59° 30' west 112.5 feet along said road to the place of beginning. All situated in Section 36, Township 3 North, Range 7 E.W.M.

together with the appurtenances, and all awnings, screens, mantels, and all plumbing, lighting, heating, cooling, ventilating, elevating and watering apparatus and fixtures now or hereafter belonging to or used in connection with the property, all of which shall be construed as a part of the realty.

To secure the performance of the covenants and agreements hereinafter contained, and the payment of ONE THOUSAND SEVENTY ONE and 36/100 - - - - (\$1,071.36) - - - - - dollars with interest from date until paid, according to the terms of one certain promissory note bearing even date herewith.

The mortgagor covenants and agrees with the mortgagee as follows: that he is lawfully seized of the property in fee simple and has good right to mortgage and convey it; that the property is free from all liens and incumbrances of every kind; that he will keep the property free from any incumbrances prior to this mortgage; that he will pay all taxes and assessments levied or imposed on the property and/or on this mortgage or the debt thereby secured, at least ten days before delinquency, and will immediately deliver proper receipts therefor to the mortgagee; that he will not permit waste of the property; that he will keep all buildings now or hereafter placed on the property in good order and repair and unceasingly insured against loss or damage by fire to the extent of the full insurable value thereof in a company acceptable to mortgagee and for the mortgagee's benefit, and will deliver to mortgagee the policies, and renewals thereof at least five days before expiration of the old policies.

Should the mortgagor default in any of the foregoing covenants or agreements, then the mortgagee may perform the same and may pay any part or all of principal and interest of any prior incumbrance or of insurance premiums or other charges secured hereby, and any amount so paid, with interest thereon at the highest legal rate from date of payment shall be repayable by the mortgagor on demand, and shall also be secured by this mortgage without waiver of any right or other remedy arising from breach of any of the covenants hereof. The mortgagee shall be the sole judge of the validity of any tax, assessment or lien asserted against the property; and payment thereof by the mortgagee shall establish the right to recover the amount so paid with interest.

Time is 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 remainder 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.

In any action to foreclose this mortgage or to collect any charge growing out of the debt hereby secured, or in any suit which the mortgagee may be obliged to defend to protect the unimpaired priority of the lien hereof, the mortgagor agrees to pay a reasonable sum as attorney's fees and all costs and expenses in connection with such suit, and also the reasonable cost of searching records, which sums shall be secured hereby and included in any decree of foreclosure.

Dated at Stevenson, Washington,

this 15th day of March, 1956.

*A. B. Franklin* (SEAL)

*Lucille J. Franklin* (SEAL)