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 scal(s) of the mortgagor(s) on the day and year first above written. Witnesses: STATE OF WASHINGTON, SKAMANIA COUNTY OF hereby certify that on this Robert J. Salvesen, I, the undersigned, day of December, 1956, personally appeared before me Thomas Ray Hafford and Madge R. Hafford, husband and wife, to me known to be the individual s described in and who executed the within instrument, and acknowledged that free and voluntary act and deed, for the uses and purposes signed and sealed the same as their they therein mentioned. hand and official scal the day and year last above written at Stevenson 'M., and was duly of Record of I hereby certify that this within Mortgage was , Administrator STATE OF WASHINGTON Hafford et ed in this office for Record on the ate of Washington, on page Thomas Ray ale of Washingtay corded in Book