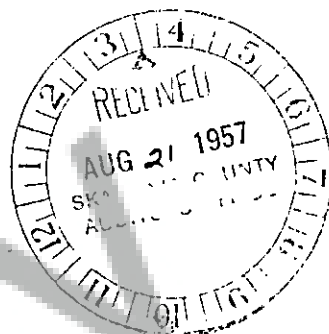


# REAL PROPERTY MORTGAGE

FOR VALUE RECEIVED Richard W. O'Neal and Evelyn C. O'Neal, husband and wife, Mortgagor, hereby mortgages to SEATTLE-FIRST NATIONAL BANK, a national banking association, Mortgagee, and to its successors and assigns, the following described real property situate in the county of Skamania, Washington, to wit:

Lot 15 of Block Three of JOHNSON'S ADDITION TO THE TOWN OF STEVENSON according to the official plat thereof on file and of record in the office of the Auditor of Skamania County, Washington.



together with all interest and estate in such property that the Mortgagor may hereafter acquire and together with the rents, issues and profits therefrom, all waters and water rights however evidenced or manifested, and all appurtenances, fixtures (including but not limited to window shades, window screens, venetian blinds, screen doors, furnaces, oil burners, stokers and all other heating and air conditioning equipment) attachments, tenements and hereditaments, now or hereafter belonging or appurtenant thereto, to secure the payment of Twelve Thousand and no/100

----- dollars, evidenced by ONE promissory note of even date executed by Mortgagor to the Mortgagee and such sums as are expended by Mortgagee for the protection, preservation or recovery of the mortgaged property or Mortgagee's interest therein or in the realization by Mortgagee upon the security of this mortgage, together with interest on the said obligations, and of any renewals or extensions thereof.

(A) MORTGAGOR WARRANTS to Mortgagee that Mortgagor owns the mortgaged property in fee simple, that Mortgagor has a lawful right to mortgage it, and that it is free of adverse claims, encumbrances, limitations, liens and charges of any type whatsoever.

(B) MORTGAGOR COVENANTS for Mortgagor and Mortgagor's successors, assigns, heirs, executors and administrators:

- (1) To pay before delinquency, all taxes, assessments, unemployment compensation, social security, workmen's compensation or other charges of any kind, which may be levied or become a lien on this mortgage, and the obligations secured by it, or the mortgaged property, or any part thereof, under any existing or future law, and to deliver to Mortgagee receipts evidencing such payments;
- (2) To complete all improvements now in progress or about to be built thereon, within six months from date hereof;
- (3) To keep the mortgaged property continuously insured with loss payable to Mortgagee as its interest may appear, in such forms, companies, and against fire and such other hazards, as are designated by Mortgagee for the full insurable value up to at least the amount of indebtedness secured hereby, to deliver all policies covering the mortgaged property to Mortgagee, together with receipts evidencing payment of premiums, and to deliver all renewal policies to Mortgagee not later than five (5) days prior to the expiration of the policy renewed, and that Mortgagee will not be responsible for any defect in form or coverage in any policy held by it; at the option of the Mortgagee, the proceeds of a loss under any policy, whether endorsed payable to the Mortgagee or not, may be applied in payment of the principal, interest or any other sum secured by this instrument, whether due or not, or to the restoration or replacement of any improvement or building on such premises, without in any way affecting the lien of this instrument or the obligation of the Mortgagor, or any other person, for the payment of the indebtedness hereby secured, whether such Mortgagor be the then owner of said premises or not;