

The Mortgagor covenants and agrees as follows: That Mortgagor is lawfully seized of the property above described in fee simple and that he has a good right to mortgage and convey it as herein provided; that the aforesaid property is free of all liens and encumbrances of every kind and nature, except as to one certain mortgage now of record thereon; that Mortgagor will seasonably pay all taxes and assessments of every kind and nature hereafter levied on the property and covenants to make all payments required by virtue of the terms of the aforesaid prior mortgage; that he will permit no waste of the property and will keep said premises and any buildings or other improvements thereon in a clean and sanitary condition and in a good state of repair; that he will keep any such insurable improvements adequately insured against fire for the benefit of the mortgagee. In the event that Mortgagor shall fail or neglect to perform the foregoing, then the Mortgagee may perform the same and may pay any or all of the aforesaid prior mortgage, and any amounts so paid, with interest thereon as herein provided, shall be repayable by Mortgagor on demand and shall likewise be secured by the lien of this mortgage.

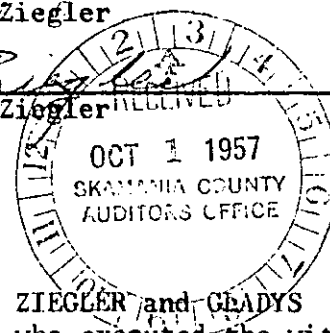
Time is of the essence hereof, and if default shall be made in the payment of any sums hereby secured, or in the performance of the terms and conditions of this mortgage, then and in such event all sums secured hereby shall become immediately due and payable, and the Mortgagee may at his election without further notice proceed to foreclose this mortgage. In the event of any such foreclosure action, or in event that Mortgagee shall become obligated to defend any suit to protect the priority of this mortgage, then Mortgagor agrees to pay such sum as the Court shall adjudge reasonable as attorney fees in said suit.

IN WITNESS WHEREOF, the Mortgagors have executed this instrument this

\_\_\_\_\_ day of October, 1957.

Ray E. Ziegler  
Ray E. Ziegler  
Gladys Ziegler  
Gladys Ziegler

STATE OF WASHINGTON )  
COUNTY OF SKAMANIA ) ss



On this day personally appeared before me RAY E. ZIEGLER and GLADYS ZIEGLER, to me known to be the individuals described in and who executed the with-