COMPANY

## **MORTGAGE**

THE MORTGAGOR

Mary A. Heil, a single woman

hereinafter referred to as the mortgagor, mortgages to Bank of Washougal, Washington

the following described real property situate in the County of Skamania

, State of Washington:

Beginning at the southwest corner of Section 1, Township 1 North, Range 5 E. W. M.; Thence east 2000 feet; thence north 248.3 feet; thence north 57 degrees 20' east 625.2 feet to the initial point of the tract hereby described; thence north 51 degrees 33' east 131.6 feet; thence south 57 degrees 33' east 76.2 feet; thence south 46 degrees 14' east 67.2 feet; thence south 29 degrees 30' east 88 feet to the northerly line of Primary State Highway No. 8; thence south 57 degrees 20' west along the northerly line of said highway 307.93 feet; thence north 248.3 feet to the initial point: EXCEPT that portion thereof conveyed to Oliver Wright Harris by deed dated December 29, 1947 and recorded January 7. 1948 at page 576 of Book 31 of Deeds, Records of Skamania County, Washington

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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 Two Thousand Eight Hundred Thirty-two and 24/100 - - - - - - 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 mortgage 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 encumbrances of every kind; that he will keep the property free from any encumbrances 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 hereby 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 encumbrance 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 mortgage 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 imortgage or 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 Washougal, Washington

this 23rd day of Ootober, 1960

\*\*Mary A. Lee (SEAL)