Form 85 **85**

REAL ESTATE MORTGAGE

SHORT FORM FOR WESTERN WASHINGTON

THE MORTGAGORS, MILDRED O'DONNELL, dealing with her separate property,

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:

All that part of the following tract of land lying south of the center line of State Highway No. 8:

Beginning at a point 1,320 feet east and 914 feet south of the quarter corner on the west line of Section 6, Township 1 North, Range 6 E. W. M.; thence north 54° 35' east 120.3 feet; thence north 71° 09' east 161.7 feet; thence north 52° 48' east 863.6 feet; thence east 155.6 feet; thence north 62° 05' east 227.8 feet; thence south 24° 45' east 228.3 feet; thence south 13° 40' east 435 feet, to meander line of the Columbia River; thence westerly along said meander line to a point south of the point of beginning; thence north 498 feet to the point of beginning; EXCEPT right of way of the Seattle, Portland & Spokane Railway Company; said tract being situated in Lots 2 and 3 in the said Section 6.

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.

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 taxe, 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 de iver 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 propert; 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 rom date of payment shall be repayable by the mortgagor on demand, and shall a so 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 immentately due without notice, and this mortgage may be forec'osed.

In any action to forec os 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 s cisuit and allo the reasonable cost of searching records, which sums shall be secured hereby and included in any decree of foreclosure.

Dated at Stevenson, Washington,	this	4th	day of	June, 1963
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