

in full force and virtue. If the interest on the aforementioned note, or the principal thereof, shall not be punctually paid when the same becomes due and payable, as is provided in said note, or in case of any other default under the terms of this mortgage, or if mortgagor be adjudicated bankrupt or made defendant in a bankruptcy or receivership proceeding, then and in such case the indebtedness hereby secured shall, at the option of the mortgagee, become immediately due and payable, and proceedings may forthwith be had by the mortgagee for recovery of the same, either by suit on said note or by foreclosure on this mortgage, anything in said note or in this indenture contained to the contrary thereof notwithstanding. In any decree of foreclosure of this mortgage, all costs, including a reasonable attorney's fee and cost of title search, shall be included in the judgment, and in case such foreclosure suit is settled before judgment is recorded therein, such costs shall nevertheless be paid.

14. Title 38, United States Code, and the Regulations issued thereunder shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations are hereby amended and supplemented to conform thereto, provided that if such indebtedness is guaranteed under Sec 512 of said Act, the regulations in effect when loan is guaranteed shall apply.

15. 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 seal(s) of the mortgagor(s) on the day and year first above written.

Witnesses:

*Elmer C. Stepper*

[SEAL]

*Orlena L. Stepper*

[SEAL]

[SEAL]

[SEAL]

STATE OF WASHINGTON,

COUNTY OF SKAMANIA

ss:

I, the undersigned, **Robert J. Salvesen** hereby certify that on this 4th day of **October** 19 **63**, personally appeared before me **Elmer C. Stepper and Orlena L. Stepper, husband and wife,** to me known to be the individual s described in and who executed the within instrument, and acknowledged that **they** signed and sealed the same as **their** free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal the day and year last above written.

*Robert J. Salvesen*

Notary Public in and for the State of Washington, residing at **Stevenson** in said county.

STATE OF WASHINGTON

Mortgage

ELMER C. STEPPER et ux.

TO  
ADMINISTRATOR

OF  
VETERANS AFFAIRS

of Washington,

County of SKAMANIA

ss:

do hereby certify that this within Mortgage filed in this office for Record on the 4th of October, A. D. 19 63, at 9:45 o'clock P. M., and was duly recorded in Book 41 of Record of pages of SKAMANIA County.

of Washington, on page 202

*Evelyn O'Neal*  
*J. Adamsman*

County Auditor	S
County Deputy	S
RECORDED	
INDEXED	
FILED	