

That the Mortgagors will pay all taxes, assessments, and other governmental levies, now or hereafter assessed against the mortgaged premises, or imposed upon this mortgage or the note secured hereby, as soon as the same become due and payable, and shall immediately pay and discharge any lien having precedence over this mortgage. And to assure prompt payment the Mortgagors agree to pay to the Mortgagee monthly budget payments estimated by the Mortgagee to equal one-twelfth of the annual insurance premiums, taxes, assessments, and other governmental levies, which are or may become due upon the mortgaged premises, or upon this mortgage or the note secured hereby, the amount of such payments to be adjusted from time to time as conditions may require. The budget payments so accumulated may be applied by the Mortgagee to the payment of such taxes, assessments, or levies, in the amounts shown by the official statements thereof, and to the payment of insurance premiums in the amount actually paid or incurred therefor. And such budget payments are hereby pledged to the Mortgagee as collateral security for full performance of this mortgage and the note secured hereby and the Mortgagee may, at any time, without notice, apply said budget payments upon any sums delinquent upon said note or under the terms of this mortgage.

In any action brought to foreclose this mortgage or to protect the lien hereof, the Mortgagee shall be entitled to recover from the Mortgagors a reasonable attorney fee to be allowed by the court, and the reasonable cost of searching the records and obtaining abstracts of title or title reports for use in said action, and said sums shall be secured by this mortgage. In such foreclosure action a deficiency judgment may be entered in favor of the Mortgagee, and a receiver may be appointed at the Mortgagee's request to collect the rents, issues and profits from the mortgaged premises.

And it is further covenanted and agreed that the owner and holder of this mortgage and of the promissory note secured hereby shall have the right, without notice, to grant to any person liable for said mortgage indebtedness, any extension of time for payment of all or any part thereof, without in any way affecting the personal liability of any party obligated to pay such indebtedness.

Wherever the terms "mortgagors" occur herein it shall mean "mortgagor" when only one person executed this document, and the liability hereunder shall be joint and several.

Dated at Camas, Washington **October 16,** , A. D. 19 **63.**

Madison V. Heard
Leona G. Heard

STATE OF WASHINGTON,
County of ~~Clark~~ **Skamania** } ss.

On this day personally appeared before me **MADISON V. HEARD and LEONA G. HEARD, husband and wife** to me known to be the individual **s** described in and who executed the within and foregoing instrument, and acknowledged that **they** signed the same as **their** free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this **16th** day of **October, 1963**, A. D.

[Signature]
Notary Public in and for the State of Washington
residing at Camas, therein.

623:20

MORTGAGE

Loan No. **3191**

FROM

**MADISON V. HEARD and
LEONA G. HEARD**

TO

**CLARKE COUNTY SAVINGS AND
LOAN ASSOCIATION
Camas, Washington**

STATE OF WASHINGTON }
COUNTY OF SKAMANIA }
I HEREBY CERTIFY THAT THE WITHIN
INSTRUMENT OF WRITING FILED BY
Ref. Subscribed
OF *Subscribed*
AT *3:30 P.M.* Oct 17 19 *63*
WAS RECORDED IN BOOK *411*
OF *179* AT PAGE *221*
RECORDS OF SKAMANIA COUNTY, WASH
Subscribed
BY *Subscribed*
CLERK

Mail To	Clarke County Savings & Loan
REGISTERED	INDEXED
INDIRECT	RECORDED
COMPARED	MAILED