SECOND

REAL ESTATE MORTGAGE

SHORT FORM
FOR WESTERN WASHINGTON

THE MORTGAGORS

GEORGE D. WIGGINS and BARBARA M. WIGGINS, husband and wife,

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:

Lot 12 and the West Half $(W_2^{\frac{1}{2}})$ of Lot 11 of Block One of the FIRST ADDITION TO HILL CREST ACRE TRACTS according to the official plat thereof on file and of record in the office of the Auditor of Skamania County, Washington;

SUBJECT TO restrictive covenants and an easement for municipal water main of record.

AND SUBJECT TO the lien of a prior mortgage given to the Bank of Stevenson dated August 27, 1961, to secure the principal sum of \$3,000.00.

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 ull 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 expirat on of the old policies.

Should the mortgagor default 1 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 from date of payment shall be repayable by the mortgagor on demand, and shall also be secured by this mortgage with ut 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 pe formance 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 imme tately due without notice, and this mortgage may be forecosed.

In any action to forecos 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 significant and also the reasonable cost of searching records, which sums shall be secured hereby a id included in any decree of foreclosure.

Dated at 2 Stevenson, Washington,

this

3rd day of April, 1964.

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