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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 nothwistanding. 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. The Servicemen's Readjustment Act, as amended, and 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 Act or Regulations are hereby amended and supplemented to conform thereto., provided that if such indebtedness is guaranteed under S c. 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:	5	Ting Di Shann	will [SEAL]
Kaluk Dalvin	<i>\</i>		Stanell SEAL
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	-1		[SEAL]

STATE OF WASHINGTON,

COUNTY OF SKAMANTA

hereby certify that on this I, the undersigned. Robert J. Salvesen 1963, , personally appeared before me day of July,

RAY D. STINNETT and DONNA J. STINNETT, husband and wife, to me known to be the individuals described in and who executed the within instrument, and acknowlfree and voluntary act and deed, for signed and sealed the same as their edged that thev the uses and purposes therein mentioned.

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

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

at Stevenson, Washington,

STATE OF WASHINGTON

D. STINNETT et ux

TO ADMINISTRATOR OF

VETERANS AFFAIRS

e of Washington.

filed in this office for Record on the 19 Lh hereby certify that this within Mortyage nty of Shipmania

1:30 o'clock A M., and was duly , A. D. 19 63, at

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e of Washington, on page