

THE MORTGAGORS RAY W. HIGGINS and SO YUN HIGGINS, husband and wife,  
mortgage to PHILLIP KERNER and PAULINE KERNER, husband and wife,  
to secure payment of the sum of FIFTEEN THOUSAND AND NO/100 -----

Dollars (\$15,000.00) according to the terms of  
promissory note bearing even date, the following described real estate,  
situated in the County of Skamania, State of Washington:

See reverse side for legal description

And the mortgagors promise and agree to pay before delinquency all taxes, special assessments and other public charges levied, assessed or charged against said described premises, and to keep all improvements on said described premises insured against loss or damage by fire to the extent of the full insurable value thereof, for the benefit of the mortgagee and to deliver all policies and renewals to the mortgagee.

In case the mortgagor shall fail to pay any installment of principal or interest secured hereby when due or to keep or perform any covenant or agreement aforesaid, then the whole indebtedness hereby secured shall forthwith become due and payable, at the election of the mortgagee.

In any action to foreclose 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 agree to pay a reasonable sum as attorney's fees and all costs and expenses in connection with such suit, and also the reasonable cost of searching records, which sums shall be secured hereby and included in any decree of foreclosure.

Each mortgagor consents to a deficiency judgment for any portion of the debt, fees or cost not satisfied from proceeds of the foreclosure.

IN WITNESS WHEREOF, the mortgagors have hereunto set their hand and seal this

30<sup>TH</sup> day of JULY A.D. 19 66

CALIFORNIA  
STATE OF WASHINGTON,  
COUNTY OF ALAMEDA

ss.

Ray W. Higgins (SEAL)  
So Yun Higgins (SEAL)

On this day personally appeared before me RAY W. HIGGINS and SO YUN HIGGINS,  
husband and wife,  
to me known to be the individual 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 30<sup>TH</sup> day of JULY, 1966.



JAMES N. CRITCHFIELD  
NOTARY PUBLIC - CALIFORNIA  
ALAMEDA COUNTY

MY COMMISSION EXPIRES  
MAY 10, 1970

James N. Critchfield  
Notary Public in and for the State of Washington,  
residing at

CALIFORNIA

READ, CHURCH & KLEWEND

ATTORNEYS AT LAW  
401 WEST 13TH STREET  
VANCOUVER, WASHINGTON