

RETAIL INSTALLMENT NOTE  
AND SECURITY AGREEMENT  
(Home Improvements)

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\$ 3805.20 Stevenson, Washington June 25, 19 69  
In consideration of services performed by the payee of this promissory note for the undersigned or of the sale and delivery of goods by the payee to the undersigned or in consideration of both the performance of services and the delivery of goods for the price and upon the terms following:  
Description of goods sold or services furnished (or see attached list)

Refinance of Loan No. 07-3942 -- no additional proceeds disbursed.

Address of premises for which goods or services are furnished  
Rt. 1, Box 75-A, Stevenson, Washington

Total cash price ..... \$ 2928.00  
Sales Tax ..... \$ none  
Less trade-in \$ ..... Cash down payment \$ ..... \$ none  
Deferred balance ..... \$ 2928.00  
Insurance premiums, if any  
Coverage LIFE Amount \$ UNPAID BALANCE ..... \$ NONE  
Official fees, if any ..... \$ none  
Principal Balance ..... \$ 2928.00  
Service charge (Finance charge) ..... \$ 877.20  
Time Balance ..... \$ 3805.20

Each of the undersigned promises to pay to the order of Portland Federal Savings whose business address is 444 S.W. 5th Ave., Portland, Oregon  
at the office of Portland Federal Savings said Time Balance in 60 consecutive equal installments of \$ 63.42  
each payable on the same day of each month commencing July 20, 19 69

On the date of maturity of the last payment the entire balance of the Time Balance with the unpaid late charges shall become due and payable with interest thereon at the rate of eight percent per annum from maturity until paid. All or any of said Time Balance may be paid in advance at any time.

Should any installment due hereunder become more than fifteen days in arrears each of the undersigned agrees to pay to the payee hereof a late charge of five cents for each dollar of arrearage but in no case will the late charge exceed five dollars in respect to any one delinquent installment. If any installment shall not be paid when due or the holder shall deem itself insecure, the holder hereof may at its option declare the entire unpaid balance of the Time Balance and all late charges due and payable.

If suit or action shall be brought hereon, each of the undersigned agrees to pay such additional sum as shall be adjudged reasonable as an attorney's fee in such suit or action.

For value received, each and every party who signs or endorses this obligation or becomes liable either now or hereafter for the payment of the same, save parties endorsing without recourse, severally waive presentment, demand, protest and notice of nonpayment hereof, binds himself hereon as a principal and not as surety and agrees to remain bound hereon notwithstanding any extension which may be made to any party liable on this obligation.

To secure the payment of this note, the undersigned, hereinafter called mortgagor, hereby mortgages to the above named payee and the payee's heirs, successors and assigns, the real estate in Skamania County, Washington, as described in that deed recorded under Auditor's File No. Bk 50 Pg. 443 records in said county and state, together with the tenements, hereditaments and appurtenances thereunto belonging or in any-wise appertaining.

Now if the sums of money due upon said note shall be paid according to agreement therein expressed, this mortgage shall be void, but in case default shall be made in payment of the sums of money as above provided or in any other terms of said agreement, then this mortgage may be foreclosed in the manner provided by law and the undersigned shall pay all costs, attorney's fees as adjudged reasonable by the court and expenses of any nature incurred by the payee in said foreclosure suit or action.

Assignment or negotiation of this note and security agreement shall not cut off as to third parties any right of action or defense which the undersigned may have against the payee.

"NOTICE TO BUYER:

- (a) Do not sign this contract before you read it or if any spaces intended for the agreed terms, except as to unavailable information, are blank.  
(b) You are entitled to a copy of this contract at the time you sign it.  
(c) You may at any time pay off the full unpaid balance due under this contract, and in so doing you may receive a partial rebate of the service charge.  
(d) The service charge does not exceed the maximum permitted by law.  
(e) You may cancel this contract and return any goods received if it is solicited in person, and you sign it, at a place other than the seller's business address shown on the contract, by sending notice of such cancellation by certified mail return receipt requested to the seller at his address shown on the contract, which notice shall be posted not later than the next business day following your signing this contract: PROVIDED, That at the time of sending notice of cancellation you have not received and accepted a substantial part of the goods or services which the seller is required to furnish under this contract."

COPY OF THIS DOCUMENT RECEIVED

State of Washington }  
County of Skamania } ss.

On this 25th day of June, 19 69,  
before me personally appeared Marcia & Ronald Alway  
personally known to me to be the individual described in and  
who executed the within instrument, and acknowledged that  
signed and sealed the same as they free and voluntarily and  
and for the uses and purposes therein mentioned.

GIVEN UNDER MY HAND AND SEAL the day and year last above  
written.

Donald C. Niedert  
Notary Public in and for the State of Washington,  
residing at Stevenson Washington in said County.

(SEAL)

H-347 2/68

Marcia A. Alway  
First Name Marcia Initial A. Last Name Alway  
Ronald G. Alway  
First Name Ronald Initial G. Last Name Alway  
Address Route 1, Box 75-A, Stevenson, Wash.

ACCEPTED BY

By \_\_\_\_\_  
Title \_\_\_\_\_