



REAL ESTATE MORTGAGE

(Washington Form)

BOOK 48 PAGE 45

71639

THIS MORTGAGE, made this 30th day of October, 1969, by and between

William Walter Loy

of Vancouver, County of Clark, State of Washington, hereinafter called "mortgagor", and
THE NATIONAL BANK OF COMMERCE OF SEATTLE, a national banking association, hereinafter called "mortgagee", of its
White Salmon Branch Office in White Salmon, Washington,

WITNESSETH:

The mortgagor hereby mortgages to the mortgagee, its successors and assigns, the following described real property, situated in the County of SKAMANIA, State of Washington, to-wit:

Beginning at a point on the southerly line of the Evergreen Highway which said point is south 81° 00' east a distance of 800 feet from a point which is south 1257 feet and west 38.93 feet from the common corner to Sections 15, 16, 21 and 22, Township 2 North, Range 7 E.W.M.; thence south 09° 00' west 50 feet; thence south 81° 00' east 50 feet; thence north 09° 00' east 50 feet; thence north 81° 00' west 50 feet to the point of beginning; said tract being designated as the northerly one-half of Lot 9 of Block One of the unrecorded plat of North Bonnevillie, Washington, County of Skamania, State of Washington.

The within described mortgaged property is not used principally for farming or agricultural purposes.

TOGETHER WITH all right, title and interest therein, now owned or hereafter acquired, and all and singular the covenants, hereditaments and appurtenances thereto belonging or in anywise appertaining, and all fixtures, apparatus and equipment which are now or may hereafter be in any way attached to or part of said real property or any improvement thereon, including, but without limiting the generality of the foregoing, all heating, lighting, fueling and power equipment, engines, pipes, pumps, tanks, motors, conduits, switchboard, plumbing, lifting, refrigerating, air conditioning and air conditioning, ventilators, stoves, wall beds, refrigerators, cabinets, partitions, ducts and compressors, and any and all renewals, replacements, betterments and substitutions to any and all of the foregoing, all of which said property shall be deemed as between the parties hereto to constitute a part of the realty.

This mortgage is given and intended as security for the payment of the principal sum of (\$ 1,423.20) Dollars, ONE THOUSAND FOUR HUNDRED TWENTY THREE AND 20/100, together with interest thereon in accordance with the terms of a certain promissory note of even date herewith, executed and delivered by the mortgagor to the mortgagee, or its order, and any renewals or extensions thereof.

This mortgage is also given and intended as security for the payment by the mortgagor to the mortgagee of such additional sums of money as may hereafter be loaned or advanced by the mortgagee to or for the account of mortgagor, including any renewals or extensions thereof, it being provided, however, that the unpaid principal balance of all loans or advances made by the mortgagee to or for the account of mortgagor which are to be secured hereby shall not at any one time exceed the principal sum set forth above and interest, regardless of any sums which may at any time be owing from said mortgagor to the mortgagee; it being further provided that nothing herein contained shall be construed as obligating or shall obligate the mortgagee to make any such future loans or advances.

The mortgagor covenants and agrees with the mortgagee that said mortgagor will:

(1) Forever warrant this to all of said premises to be free and clear of all liens and encumbrances other than this mortgage, and will execute and deliver any further necessary instruments of this tenor;

(2) Promptly pay the principal and interest of said indebtedness in accordance with the terms of said promissory note or notes or any renewals or extensions thereof;

(3) Pay and discharge, as the same become due and payable, and prior to delinquency, all taxes, assessments, water rates or other charges of whatever kind and character, whether similar or dissimilar to those heretofore specified, which are now or may hereafter be levied or assessed against or become liens upon the above described premises or any part thereof, or upon his mortgage or the money or debt secured hereby, until all of the said indebtedness secured by these premises is fully paid and satisfied;

(4) Maintain, preserve and keep all of the property mortgaged hereunder in good order and repair and will not commit or permit waste thereon;

(5) Keep the mortgaged property continuously insured against loss or damage by fire, with extended coverage, in an amount (but in no event less than the principal sum aforesaid), under form(s) of policy (which loss payable and mortgagee clause in favor of mortgagee attached), and with a reliable insurance company or companies, all as may be required by and satisfactory to mortgagee, and cause each such policy to be assigned to, and deposited with mortgagee, together with timely evidence of advance payment of all premiums thereon.

In the event of a breach of any of the aforesaid agreements or covenants, the mortgagee may, but shall not be obligated to, pay any sums or perform any act necessary to remedy such breach, and all sums so paid and expenses incurred in such performance shall be repaid by mortgagor to mortgagee on demand, with interest at the rate of ten per cent (10%) per annum from the date of such payment, and all such payments shall be secured by this mortgage. The receipt of the tax official, assessing body, insurance company, or other person to whom mortgagee makes any such payment shall be conclusive evidence as between mortgagor and mortgagee of the propriety of such payment.

Any monies payable under any insurance policy aforesaid, and any moneys which may be awarded, recovered, or settled upon, for the taking, damaging or condemnation of all or any portion of the mortgaged property shall be applied, at mortgagee's option, when received, toward payment of the indebtedness and other sums secured hereby.

Time is of the essence of this mortgage, and in the event of a breach of any of the covenants, warranties or agreements contained herein, the entire indebtedness hereby secured shall at the option of the mortgagee become immediately due and payable, without notice, and this mortgage may be foreclosed, and in any foreclosure of this mortgage a deficiency judgment may be taken by the mortgagee for any balance of the judgment, interest and costs, that may remain unsatisfied after the foreclosure sale of said mortgaged property.

In the event of any suit or other proceeding for the recovery of said indebtedness and/or the foreclosure of this mortgage, or wherein mortgagee shall appear to establish or prove the facts hereof, the mortgagor agrees to pay to mortgagee as attorney's fees a sum equal to 5 percent of the unpaid principal secured hereby as of the date of the breach or other occurrence giving rise to such suit or proceeding (but in no event less than \$350), together with such additional sums as the court may award as such fees by reason of contest by mortgagor or persons claiming under mortgagor, in such suit or proceeding, together with the amounts then customarily charged by local title insurance companies for search and report on title preliminary to foreclosure, all of which sums shall be and are secured hereby.

This mortgage is binding on the heirs, personal representatives, successors and assigns of the mortgagor, and shall inure to the benefit of mortgagee, its successors and assigns. Words used herein shall also the singular or plural number as the number of parties hereto shall require, and if there is more than one signer as mortgagor, their obligations hereunder shall be joint and several.

The within-described mortgaged property is not used principally for agricultural or farming purposes.

IN WITNESS WHEREOF, the person(s) designated as mortgagor have set hand and seal hereto, the day and year first above written.

William Walter Loy

STATE OF WASHINGTON
COUNTY OF SKAMANIA

I HEREBY CERTIFY THAT THE WITHIN
INSTRUMENT OF WRITING, FILED BY

Paul Paul & Company
OF White Salmon, Wash.

AT 10:45 A.M. Nov. 24 1969

WAS RECORDED IN BOOK 48

OF 100 AT PAGE 42-1

RECORDS OF SKAMANIA COUNTY, WASH.

BY E. Mayfield
COUNTY CLERK

REGISTERED	<u>2</u>
INDEXED	<u>DTR</u>
INDEXED BY:	
RECORDED:	
COMPANED	
MAILED	

71639

BOOK 48 PAGE 44

STATE OF WASHINGTON,
County of Klickitat

NOTARIAL ACKNOWLEDGMENT
(Individual or Partnership)

On this 30th day of October, 1969, before me personally appeared William Walter Loy

to me known to be the individual(s) described in and who executed the within and foregoing instrument and acknowledged
his free and voluntary act and deed for the use and purpose and in the capacity(ies) therein mentioned.



William Walter Loy
Notary Public in and for the State of Washington,
residing at White Salmon

STATE OF WASHINGTON,
County of _____

NOTARIAL ACKNOWLEDGMENT
(Corporation)

On this _____ day of _____, 19____, before me personally appeared _____

and _____ to me known to be the _____ of the corporation that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said corporation, for the use and purposes therein mentioned, and on oath stated that they were authorized to execute said instrument and that the seal is the corporate seal of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

(Notarial Seal)

Notary Public in and for the State of Washington,

residing at _____



REAL ESTATE MORTGAGE
(Washington Form)

Filed for Record at Request of



White Salmon Branch Office
NATIONAL BANK OF COMMERCE of Seattle
P. O. BOX 67
P. O. BOX ON STREET

White Salmon, Wa. 98672
CITY, STATE, ZIP-CODE NO.

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THIS SPACE RESERVED FOR RECORDER'S USE	
STATE OF WASH., COUNTY OF <u>Klickitat</u>	
FILED OR RECORDED	
Vol. <u>102M</u>	of <u>Mtg.</u> Page <u>225-6</u>
Request of <u>N. B. of Co. W. S. Br.</u>	
On November <u>24</u> 19 <u>69</u>	
At <u>White Salmon</u> , County of <u>Klickitat</u>	
By <u>James R. Butler</u> , Deputy	
Mail to <u>N. B. of Co. W. S. Br.</u>	