## MORTGAGE

The Mortgagors,

RONALD L. CALKENS and SANIEL N. CALKINS, husband a nd wife

nf "kamania, Washington

Hereby mortgage to Clarke County Savings and Loan Association, a Washington corporation, the following described real property situated in Clark County, State of Washington, to-wit: Skamania

> The Southwest Quarter of the Southwest Quarter (SHASHA) of Section 15, Township 2 North, Range 6 E.W.M.



and all interest or estate therein that the mortgagors may hereafter acquire, together with the appurtenances and all awnings, window shades, screens, mantles, and all plumbing, lighting, heating, vooling, ventilating, elevating and watering apparatus, furnace and heating systems, water heaters, burners, fuel storage bins and tanks and irrigation systems and all built-in mirrors, cooking ranges, refrigerators, dishwashers and cuphoards and cabinets, and all trees, gardens and shrubbery, and other like things and matters, and other fixtures whether now or hereafter belonging to or used in the enjoyment of said property, all of which shall be construed as a part of the realty. The within described mortgaged property is not used principally for agricultural or farming purposes.

All to secure the payment of the sum of \_\_\_\_\_\_ INTELL IF GRAND and BO/100 - - - ---- 6 16,000.00 \_\_\_\_\_ each, month

with interest thereon, and payable in monthly installments of \$ 233. It heginning on the 1(1) day of 320h . 19 72 , and payable on the 1(1) day of each month thereafter, according to the terms and conditions of one certain promissory note bearing even date herewith.

This mortgage lies shall continue in force and exist as security for any and all other advances which may be readle by the Mortgages to the Mortgager, and shall conting in force and exist as security for any debt now owing, or here-after to become owing, by the Mortgager to the Mortgages.

The Mortgagors hereby (jointly and severally if more than one) covenant and agree with the Mortgagee as follows:

That the Mortgagors have a valid, unincumbered title in fee simple to said premises, and will warrant and forever defend the same against the lawful claims and demands of all person whomsoever.

That the Morigagors will during the continuance of this morigage, permit no waste or strip of the morigaged premises and will keep the buildings and appurtenances on said property in good state of repair.

That the Mortgagors will pay said promissory note according to its terms. Should the Mortgagors fail to pay any installment of principal or interest provided for in said note, or any sum due under this mortgage, or breach of any covenant or agreement herein contained, then the entire dobt secured by this mortgage shall, at the election of the Mortgagor, become immediately due and payable. Should the Mortgagors fail to pay any sum which they are required to pay, the Mortgagor may, without waiver of any remedy hereunder for such breach, make full or partial payment thereof, and the amount so paid with interest thereof, and the amount so paid with interest thereof, and its promission of the mortgage. Any payments made by the Mortgagors upon the indebtedness secured by this mortgage may be applied as the Mortgagor may elect upon the amount which may be due upon said promissory note or upon any amount which may be due under the provisions of this mortgage.

That the Mortgagers will keep all buildings thereon continuously insured against loss or damage by fire and such other hazards as the Mortgagee may specify to the extent of the amount due acreunder, in some responsible insurance company or companies satisfactory to the Mortgagee and for the protection of the latter, and that the Morgagors will cause all insurance policies to be satisfy endorsed and delivered to the Mortgagee, together with receipts showing payment of all premiums due therefor, and that the Mortgagors will keep no insurance on said building other than as stated herein. That it shall be optional therefor, and that the Mortgagors will keep no insurance on said building other than estanted lerein. That it shall be optional that the Mortgagors will keep no companies and the agents thereof by which the insurance shall be written, and to received or accepted on any policy offered, and to surrender and a cause to be cancelled any policy which may be received or accepted and to place the insurance or cause the policies to be written, all at the cost, charge and expense of the Mortgagors; but in no event shall the Mortgagoe be held responsible for failure to have any insurance written or for any loss or damage growing out of a defect in any policy, or growing out of the failure of any insurance emplay to pay for any loss or damage insured against. That the Mortgagoe is authorized to compromise and settle any claims for insurance, and to receipt therefor on behalf both of the Mortgagors and their assigns and the Mortgagee, both of the Mortgagors and their assigns and the Mortgagee.

That the Mortgagors will pay all taxes, assessments, and other governmental levies, now or hereafter ass the mortgaged premises, or imposed upon this mortgage or the note secured hereby, as soon as the same bee payable, and shall immediately pay and discharge any lien having precedence over this mortgage. And to assument the Mortgagors agree to pay to the Mortgagee monthly budget payments estimated by the Mortgagee at twelfth of the annual insurance premiums, taxes, assessments, and other governmental levies, which are or may upon the mortgaged premises, or upon this mortgage or the note secured hereby, the amount of such payments if from time to time as conditions may require. The budget payments so accumulated may be applied by the Mortgagee as collateral security for full performance of this mortgage and the no.e secured hereby and the Mortgagee as collateral security for full performance of this mortgage and the no.e secured hereby and the Mortgagee.

In any action brought to foreclose this mortgage or to protect the lien hereof, the Mortgages shall be enutled to recover from the Mortgago, a reasonable attorney fee to be allowed by the court, and the reasonable cost of searching the records and obtaining abstracts of title or title reports for use in said action, and said sums shall be secured by this mortgage. In such foreclosure action a deficiency judgment may be entered in favor of the Mortgage, and a receiver may be appointed at the Mortgage's request to collect the rents, issues and profits from the mortgaged premises.

And it is further covenanted and agreed that the owner and holder of this mortgage and of the publishery note secured hereby shall have the right, without notice, to grant to any person liable for said mortgage indebtedness, any extension of time for navners of all or any next thereof, without in any way affecting the personal labelity of any party obligated to pay such

iconald L. Calkins  Land L. Calkins  Land L. Calkins  Land L. Calkins  Land Inc.  Land L. Calkins	Dated at Camas, Washington November 23,	.A.D.1073
TE OF WASHINGTON, ity of Creek Control of the State of Washington  Show this day personally appeared before me ROHALD L. GALCING and SANDRA N. CALKING, husband  Show the same as their free and voluntary act and deed, for the uses and purposes therein mentione  Given under my hand and official seal this // day of // Control of the State of Washington		ionald L. Calkins
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