WASHINGTON

REAL ESTATE MORTGAGE

THE MORIGAGORS, GORDON A. WILLIAMS and JEANNE A. WILLIAMS, husband and wife, Vancouver, Washington

hereby mortgage to FAST FEDERAL SAVINGS AND LOAN ASSOCIATION OF VANCOUVER, a corporation, located at Vancouver, Clark County, Washington, Mortgages, the following described real property situate in the County of Skamania Washington

The following described real property located in Skamenia County, State of Washington,

A tract of land located in the Southwest Quarter of the Northeast Quarter (SW4 NE4) of Section 34, Township 2 North, Range 6 E. W. M., more partice ularly described as follows:

Beginning at the iron pin marking the center of Section 34, Township 2 liorth, Range 6 E. W. M.; thence north 00° 26' west along the west line of the SM4 of the NE4 of the said Section 34 a distance of 590 feet; thence north 89° 34° east 30 feet to the easterly right of way line of the county road known and designated as Woodard Greek Ro i (County Road No. 1014),

said point being the initial point of the tru hereby described; thence north 89° 34° east 220 feet; thence north 00° .6° west 220 feet; thence south 89° 34° west 180 feet, more or less, to the easterly right of way and the content of the content line of said Woodard Cresk Road; thence southerly following said right of way to the initial point.

Together with a but and other improvements now or hereafter located thereon, all rights and interests appurtenant thereto (incluring rights in easements, agreements), with a but and appliances now or hereafter in any manner show the first and or the buildings or improvements thereon for use in connection therewith, even though such items may be removed for conversity. The conversion of the buildings or improvements thereon for use in connection therewith, even though such items may be removed for conversity. The conversity and the buildings or improvements thereon for use in connection therewith, even though such items may be removed for conversity and the purpose of this mortgage be deemed a part of said real property and on the purpose of this mortgage be deemed a part of said real property and on the purpose of this mortgage be deemed a part of said real property. The conversity and on the purpose of this mortgage be deemed a part of said real property. bichith cut for second

The state of the principal sum of I can yet transce throughout the large Large Dollars (\$ 1,403,000). the dame. The areas Dollars (\$ _____) each and the debt nor a note ments of the pa,zhe n CAL ST

19.7 (7.3), all in accordance with the terms and conditions secured here's make the secondance with the terms and conditions of one certain with the terms and conditions of one certain with the terms and conditions of one certain with the secondary of the debt, which note is of even date with this mortgage and is made, executed and delivered by the mortgager to the mortgager continent in the mortgage, and as a part of this contract.

Also, the integral is the continue in force and exist as security for any and all other allovances which may be realter be made, by the mortgager to the mortgager, and shall be come owing, or hereafte to become owing, by the mortgager to the mortgager.

The within describes prightly is not used minospally for agricultural or faiming purposes. THE MORTGAGOR HERBBY COVENANTS AGREES WITH THE MORTGAGEE THAT.

THE MORTGAGOR HEREBY COVENANTS AGREES WITH THE MORTGAGE THAT.

1. He is the owner of the alaxy described premises, that the same are now clear of incumbrance; that he will keep the buildings and other destructible property covered by this mortgage logiced against loss by fire and other hazards in a sum at least equal to the mortgages appraised value thereof; such incurance contract shall be assued as a responsible insurance company, and the policy evidencing the same shall be delivered into the possession of the mortgage. The said policy shall be endorsed by the mortgager and shall contain an appropriate clause providing that the loss thereinder, if any, shall be purable to the mortgage, in accordance with its interest at the time of loss. Mortgager shall do all things necessary to obtain prompt settlement for each and every loss or claim governor with every loss or claim governor with its interest at the time of loss. Mortgager shall do all things necessary to obtain prompt settlement for each and every loss or claim governor and promptly and before definitions and shall be will pay promptly and before definitionary any and all installments of taxes special assessment, and other governor itself levice which may hereafter be levied against or become a line upon this mortgager deproperty, that he all keep the buildings and appurtence or the said property in a good state of repair, all to the effect that the value of said property shall not be inspired oring the life or this mortgage.

If he will pay the indebtedness in accordance with the terms of the note or the note on the next doe on the next or the first day of any month prior to maturity, provided, however, that written notice of intent on to exercise such privilege is given at least thirty (30) anys grear to prepayment, and provided further that during any one calendar year there is not taxiff mention to exercise such privilege is given at least thirty (30) anys grear to prepayment, and provided further that during any one calendar year there is not taxiff

exceeding the 20% of the original debt computed for a period of 180 days.

III. In order to more fully protect the security of this mortgage the mortgager, together with and in addition to the monthly installments of principal and interest payable under the terms of the note decured hereby, on the first day of each month until the said note is fully paid will pay to the mortgagee the following sums:

A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus 1/12 of the taxes and assessments next due on the mortgaged property all as estimated by the mortgaged, less all sums already paid therefor, divided by the number of months to elacce before one (1) month price to the date when such ground reals, premiums, taxes and assessments will become definition, such come to be held by the mortgagee in trust to pay said ground containers, cremiums, taxes and special assessments.

b. All payments mentioned in the preciding subsection of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the mortgager each month in a single payment to be applied by the mortgager to the following items in the order so, forth

- (I) Ground rents, faxes, assessments, fire and other hazard incurance premiums;
- (2) Interest on the note secured hereby:
- (3) Amortization of the principal of the said note

Any deliciting in the amount of any cuch aggregate monthly payments shall, unless made good by the mortgager prior to the due date of the next such payment, constitute an event of defect under this mortgage.

IV. The mortgages may collect a late charge and to exceed four cents (4r) for each deliar (\$1.00) of each payment more than thirty (30) days in arrears to cover the extra expenses included in Yukhing Salvarent payments, or mortgages may accepted the interest to 10% as the note provides.

V. If the total payments made by the mortgager under a of paragraph III proceding shall exceed the amount of the payments actually made by the Nortgages for ground. Yet, taken attentions or intransport reforming, as the case may be, buth excess chall be provided by the intrigages on subsequent payments to be made by the mortgager. If, towards, the morthly payments made by the mortgager under a of paragraph III preceding shall not be sufficient to

VII. The mortgagor further covenants and agrees that the loan secured by this mortgage is made upon the personal character and integrity of the mortgager, as well as upon the security offered, and that therefore he will not convey this mortgaged property, or any Interest therein, without the consest of mortgager, as wen as upon the security onered, and that therefore he will not convey one mortgaged property, or any interest therein, without the conseasable mortgaged and, if any such consent is given and any such conveyance made, the purchaser or grantee will, personally, assume and agree for pay this dett.

VIII. All compensation and each and every award of damages in connection with any condemnation for public use of or injury to all or any part of soid VIII. An compensation and each and every award or damages in connection with any condemnation for puone use of a injury to an or any part of some property is hereby assigned and shall be paid to mortgagee, which may use, release or apply such moneys so received by it to the payment of accrued interest property is nevery assigned and sman de paid to mortgaged, which may use, release or apply such moneys so received by it to the payment of sectived insurest and reduction of principal amount ower, without penalty to mortgagor, and mortgagor shall in this connection execute such further assignments as mortgaged. and reduction of principal amount ower, without penalty to mortgagor and mortgagor shall in this connection execute such further assignments as mortgaged may require. It is understood and agreed that in connection with any settlement, court action or other disposition of an action pertaining to the mortgaged that same shall be manifested by the mortgaged, his successors or assigns for the benefit of mortgagor and mortgagor with proceeds applied as heretorights of the parties. If mortgagon, his successors or assigns release on reglect to protect the interest or the parties, mortgagor may appear in its own assign serious of reglect to protect the interest or the parties, mortgagoe may appear in its own assign serious of the deduct all reasonable costs and attorney's fees derived therefrom and apply the or name of mortgagor in such action and from any amount recovered first deduct all reasonable costs and attornays less derived therefrom and apply the balance as above stated. At any time or from time to time without l'oblitly therefor, without notion and without releasing or otherwise affecting the liability now or hereafter liable for payment of any nor all such indebtedness or performance of any or all such obligations or accept or release any person to the state of the such indebtedness or performance of any or all such obligations or accept or release additional security. therefor, or subordinate or release the lien or charge hereof as to all or any part of said property, consent to the making of any map or plat thereof, or join

IX. Now if the mertgager shall fail to pay any installment of principal or interest upon this debt, or should be fall to perform strictly any other covenant or condition of this mertgage or of the note evidencing the debt secured hereby, time being strictly of the essence, then, as the election of the covered by this martgage may be sold as provided by law; or if the mortgager shall fail to any installment of taxes, special assessments or other governmental legisle that may be seen and the property manufal legisle that may be seen and the property manufal legisle that may be seen and the property manufal legisle that may be seen and the property manufal legisle that may be seen and the property manufal legisle that may be seen and the property of the prope covered by this margage may de solo as provided by law; or if the mortgager shall be provided by any installment of taxes, special assessments or other governmental levies that may be necessary to pay such tax assessments or governmental levy, or such insurance premium, and the amount so paid shall be added to and become

X. The mortgager further agrees that should there be default in the payment of any installment of principal or interest on said debt, or should be A. The mortgagor further agrees that sucure there he default in the payment of any installment of principal or interest of said dept. Or should be otherwise fall in the strict performance of this contract, and any expense is incurred by the mortgaged in the way of attorney's fee, abstracting, examining records, travel, or any other expense resulting from such default, then such items of expense may be added to and become a part of the debt secured hereby.

XI. The mortgagor further agrees that should be fail to make the payments at her in provided or should be fail to perform any other covenant or condition of this contract, in the case of a foreclasure action he will pay, in a additive to the principal and interest then due and in addition to any items of expense above mentioned, such sum as the court may adjudge reasonable as atterney's fee in such foreclosure action.

XII. Further, in case of default, it is agreed that the mortgagee may immediately take possession of the mortgaged property in case it is vacant or XII. Further, in case of default, it is agreed that the mortgagee may immediately take possession or the mortgaged property in case it is vacant or if occupied by a legant, then the mortgagee may immediately collect and retain any and all acrued, or accruing, regulate, and apply the same upon the debt secured hereby, and this instrument shall be construed and shall have the effect of an assignment of such accrued, and according, regulate. Also, in case action is brought to forecicse this mortgage or to collect the debt secured hereby, the mortgager consents that a receiver may be appointed by the Court without to drought to infection this mortgage of the content and event should be mortgaged for the mortgager, and the Court is authorized to empower such receiver to take charge of the mortgaged property, to collect and receive rentals thereon, or otherwise manage the said property for the protection of the parties during the pendency of such foreclosure action.

Will. The mortgager further represents that the finds loaned by the mortgagee and secured by this mortgage are to be used to pay a portion of the purchase price of the mortgaged premises, and in any action upon this instrument this mortgage shall be construed as a purchase money mortgage.

X.V. It is further agreed that the covenants and agreements herein contained are joint and several and shall be binding upon, and severe to the benefit A.V. It is infiner agreed that the covenants and agreements herein contained are joint and several and such the unioning upon, and pour to the perfect of, the helis, devisees, legal representatives, successors in interest or assigns of the parties herein. If more than one joins in the execution byteof or if any be of, the news, devisees, legal representatives, successors in macres or assigns of the parties never in more than one paids of the feminine sex, the pronouns and relative words used shall be read as if written in the plur, or the feminine respectively. Witness the hand and seal of the multgager on the

day of 111 1 20 STATE OF WASHINGTON County of On this day personally appeared before me or dilliens and deanne at dillians, husband and wife, to me inown to be the individual? described in and who executed the within and foregoing instrument and acknowledged that free and voluntary act and deed for the exec and purposes therein mentioned. signed the same Given under my hand and official seal this to yet July Notary Public in and for the State of Washington, residing at Walt Pocitiver

ESTATE MORTGAGE

—10— 1 Sideral Loan Association et, Kithington	Mortgree	Marsia.	the request of mortgague on	28 1972	of 2 stark P. M.	X O of Mortgages,	Actuals of said twings.	1000	Part hatter.	C Deputy.
AND L		E. Kernean	्राम्ब स्था	*	tes part	1	이 쫉	10	. Zir	

REGISTER INDEXED: GONZARE CONZARE
--

the following described real property located in Skamania County, State of Washington,

A tract of land located in the Southwest Quarter of the Northeast Quarter (SM4 NE4) of Section 34, Township 2 North, Range 6 E. M. H., more particularly described as follows:

Baginning at the iron pin marking the center of Section 34, Township 2 North, Range 6 E. W. M.; thence north 00° 26' wast along the west line of the SMg of the MEG of the said Section 34 a distance of 590 feet; thence north 89° 34' cast 30 feet to the easterly right of way line of the county road known and designated as Woodard Creek Road (County Road No. 1014),

said point being the initial point of the tract hereby described; thence north 89° 34° east 220 feet; thence north 80° 26° west 220 feet; thence south 89° 34° west 180 feet, more or less, to the easterly right of way line of said Woodard Greek Road; thence southerly following said right of way to the initial point.

Together with all thillings and other improvements now or hereafter located thereon, all rights and interests appurienant thereto (including rights in easements, agreements, water now and described to each land or the buildings or improvements thereon for use in connection therewith, even though such it is may be removed for convenience. The control of this mortgage be deemed a part of said real property, and any other convenience of the control of this mortgage be deemed a part of said real property, and any other convenience of the control of this mortgage be deemed a part of said real property, and any other convenience of the control of th

if "mainted" and ho/100ths. The difference of Twenty-three bloomend four hundredollars (\$.2,400.00).

secured better returned to the late of the mottage and is made, executed and delivered by the mortgager to this mortgager continued to the mortgager, and is part of this contract.

Also, this mortgage is made, executed and delivered by the mortgager to this contract.

Also, this mortgage Icm that continue in force and exist as security for any and all other allowances which may hereafter be made by the mortgagee to the mortgager, and shall continue in force and exist as security for any debt now owing, or nereafter to become owing, by the mortgager to the mortgagee.

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

THE MORTGAGOR HEREBY COVENANTS AGREES WITH THE MORTGAGEE THAT:

I. He is the owner of the above described premises, that the same are now clear of incumbrance; that he will keep the buildings and other destructible property covered by this martgage insured against loss by fire and other hazards in a sum at least equal to the mortgagee's appraised value thereof; such incurance contract shall be issued by a responsible insurance compant, and the policy evidencing the same shall be delivered into the possession of the mortgagee. The said policy shall be in an interest at the limit of interest at the limit of interest at the limit of loss. Antgagor shall do all things necessary to obtain prompt settlement for each and every loss or claim covered by any such policy. The soff agont further covenants that he will pay promptly all premiums on such insurance; and that he will pay promptly and before delinquency any and all in-different of teach, cooked a sent upon this mortgage properly; that he will keep the buildings and apputenances on the raid property in a good state of coper, all to the effect that the value of said property shall not be immaired during the life of this mortgage.

II. He will pay the indebtedness in accordance with the terms of the note as burning-free provided. Privilege is reserved to the murtgagor to pay the delt in whole or in an amount equal to one or more monthly payments on the principal that are next due on the note or the first day of any month print to maturity, provided, however, that written notice of intention is exercise such privilege is given at least thirty 130) days given to prepayment, and provided further that during any one calendar year there is not pair more than seeing person 120% of the original amount of the indebtedness evidenced by the note against the principal amount then owing, and provided further that, if the mortgagor pays more than 20% in any one calendar year as above provided, then the mortgagor agreet. They in addition to the principal ind account interest such assis in the way of advance interest as centrally as the holder of the note and mortgagor may demand, except that such demand shall is no case exceed a sum equal to interest at the rafy stated in the note on the prepaid amount exceeding the 20% of the original debt computed for a period of 189 days.

III. In order to more fully protect the security of this mortgage, the mortgager, together with and in a fation to the monthly installments of principal and interest payable under the terms of the note secured hereby, on the first day of each month until the sall rate is fully paid will pay to the mortgagee the following sums:

a. A sum equal to the ground rents, if any, next due, plus the premiums that will next became due and p, vasie on policies of fire and other hazard insurance covering the mortgaged property, plus 1/12 of the taxes and assessments exit due on the mortgaged, vapority fall as estimated by the mortgaged, it is all sums already pard therefor, divided by the mortgaged before one (1) month price to the date when such ground rents, premiums, taxes and assessments will become delinquent, such come to be held by the mortgaged in trust to pay told ground rents, premiums, taxes and special assessments.

b. All payments mentioned in the preceding subsection of this paragraph and all layments to be made under the note secured backly shall be added together and the aggregate amount thereof shall be paid by the muripager cach month in a single payment to be approved by the mortgaged to the following items in the order set forth:

(1) Ground rents, taxes, assessments, fire and other hazard incurance premiums;

(2) Interest on the note secured hereby.

(3) Amortization of the principal of the card acts

Any deficiency in the amount of any such aggregate monthly payments shall, unless made good by the mortgager prior to the due date of the next such payment, constitute an event of default under this mortgage

IV. The mortgagee may collect a late charge and to exceed four cents (4c) for each dollar (\$1.00) of each payment mony than thirty (30) days in arrears to cover the extra expenses involved in handling delicatest payments, or mortgagee may accelerate the interest to 10% as the note provides.

to cover the extra expenses involved in handling delicquent payments, or mortgaged may accelerate the interest to 10% as the note provides.

V. If the total payments made by the mortgagor under a of paragraph III preceding shall exceed the amount of the payments retually made by the mortgage for ground rent, taxes, assessments, in incurance premiums, as the case may be, such excess clail be credited by the mortgage on subsequent payments to be made by the mortgager. If, however, the monthly payments made by the mortgager under a of paragraph III preceding shall not be sufficient to pay ground "Afts, taxes, assessments, or insurance premiums, as the case may be, when the example the formed and payable, then the mortgager shall pay to the mortgage and payment of such ground rent, taxes, assessments or insurance premiums chall be due. If it any time the mortgager under the provisions heratories and amount of the mortgager lift payment of the entire indebtedness represented by the note, the mortgages shall in computing the amount of auch indebtedness credit to the account of the mortgager all payments made under the provisions of a go paragraph III bereal which the mortgage and the promises covered here', or if the mortgage acquires the provisions after default, the mortgage shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the beinned then remaining in the funds accumulated under a of paragraph III preceding as a cradit against the amount of the principal remaining unpaid under said note.

VI. Be will pay all taxes, accessments, water rates and other powermontal or municipal remaining unpaid under said note.

VI. Its will pay all taxes, accessments, water rates and other governmental or municipal clarges, fines or impositions for which provision has not been made heratoforit and will promptly deliver the official receipts therefor to the said mortgages, and in default thereof the mortgages may pay the same.

VIL The manifester further coverants and agrees that the Iran secured by this mortgage is made upon the personal character and integrity of the mortgage at wal as the security offered, and that therefore he will not convey this mortgaged property, or any interest therein, without the consect of the mirror and it am each content is given and any such conveyanch made, the purchaser or grantee will, person, lly, assume and agree to pay this debt. the interpretation and each and every oward of damages in connection with any condemnation for public use of or injury to all or any part of said and received public use of or injury to all or any part of said and received and shall be paid to mortgage, which may use, release or apply such moneys as received by it to the payment of accrued interpretation of sectual analysis of sectual analysis of sectual analysis of sectual analysis of sections. It is unferstead and agreed that in connection with any settlement, court action or other disposition of an action partoling to the mortgaged property the same shall be manifolded by the mortgager, his successors or assigns for the bondlet of mortgager and mortgager with proceeds applied as herefore stated, provided that, from such proceeds first shall be deducted all reasonable costs and attorney's fees derived in maintaining the preservation of the rights of the parties. If mericapor, his successors or assigns refuse or neglect to protect the interest of the parties, mortgaged mits appear in its own name.

fore stated, provided that, from such proceeds first shall be deducted all reasonable costs and attorney's fees derived in maintaining the preservation of the origins of the parties. If mortgager, his successors or assigns refuse or neglect to protect the interest of the parties, mortgagee mily appear in its own name blance as above stated. At any time or from time to time without infallity thensitor, without notice and without releasing or otherwise affecting the liability now or hereafter liable for payment of any indebtedness or performance of any obligation hereby secured, mortgagee may extend the time for or release any person over the interest of the making of any map or plat theteof, or join in granting any easament thereon. IX. Now if the mortgage shall fall to pay any installment of principal or interest upon this debt, or should be fail to perform strictly any other covenant or condition of this mortgage or of the note evidencing the debt secured hereby, time being strictly of the essence, then, at the election of the mortgage, the whole debt secured hereby shall become immediately due and papable; and this mortgage may be sold as accorded by law; or if the mortgage may be sold as accorded by law; or if the mortgage may be sold as accorded by law; or if the mortgage shall fall to pay any installment of laxes, special assessments or other governmental levies that may become due or if he shall is it to purchase and pay the primium on any policy of insurance, then the mortgage may pay or advance such a nart of the daht secured berok.

X. The mortgagor further agrees that should there he default in the payment of any installment of principal or interest in said debt, or should he otherwise fall in the strict performance of this confract, and any expense is incurred by the mortgages in the way of attorney's lee, abstracting, examining records, travel, or any other expense resulting from such default, then such items of expense may be added to and become a part of the debt secured received.

XI. The mortgagor further agrees that should be fall to make the poynents as erein provided or should be fall to perform any other covenant or condition of this contract, in the case of a foreclosure action he will, any, in addition to the principal and in-vest then the and in addition to any items of expense above mentioned, such sum as the court may adjudge reasonable as attorney's fee in such foreclosure action.

XII. Further, in case of default, it is agreed that the mortgagee may immediately take possession of the mortgaged property in case it is vacant or, Activation in case of details, it is agreen that the mortgagee may immediately take possession of the mortgagee property in case it is vacual or, secured hereby, and this instrument shall be construed and shall have the effect of an assignment of such accrued, and accruing, rentals. Also, in case action secured necesy, and this instrument shall be constitute and shall have the officer of an assignment of such accrued, and securing femals. Also, in case action is brought to foreclose this mortgage or to collect the debt secured hereby, the mortgager consents that a receiver may be appointed by the Court without notice to the mortgager, and the Court is authorized to empower such receiver to take charge of the mortgaged property, to collect and receive rentals thereon, or otherwise manage the said property for the protection of the parties during the pendency of such foreclosure action.

XIII. The mortgagor further represents that the funds loaned by the mortgagee and secured by this mortgage are to be used to pay a portion of the purchase price of the mortgaged premises, and in any action upon this instrument this tree lags shall be construed as a purchase money mortgage.

XIV. It's further agreed that the covenants and agreements herein contained are ofnt and several and shall be inding upon, and inure to the benefit of, the heirs, devisees, legal representatives, successors in interest or assigns of the parties hereto. If more than one joins in the execution hereof or if any be the feminine sex, the pronouns and relative wirds used shall be read as if written in the plurat or the feminine respectively. day of July STATE OF WASHINGTON County of llark On this day personally appeared before me iorden A. Alliens and Jeanne a. Allians, husband and wife, to me known to be the Individual 3 described in and who executed the within and foregoing instrument and acknowledged that they aree and voluntary act and deed for the uses and purposes therein mentioned. Given under 'ny hand and official seel this July E4411011 Notary Public in and for the State of Washington, fesiding at Wall wouver

PAL ESTATE MORTGAGE

First of Martings on Martings of Martings	RECORDED:
---	-----------