

75308

MORTGAGE

BOOK 49 PAGE 964

The Mortgagors, August J. Jermann and Genevieve V. Jermann, husband and wife,
of Carson, Washington

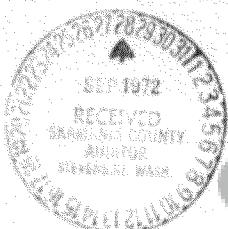
hereby Mortgage to Clarke County Savings & Loan Association, a Washington corporation, the following described real
property situated in Clark County, State of Washington, to-wit:

Skamania

A tract of land located in the Southwest Quarter of the Southeast Quarter (SW $\frac{1}{4}$ SE $\frac{1}{4}$) of
Section 17, Township 3 North, Range 8 E. W. M., described as follows:

Beginning at a point 30 feet north of the southwest corner of the SE $\frac{1}{4}$ of the said
Section 17; thence north 89° 15' east parallel to the south line of the said Section
17 a distance of 381.6 feet to the initial point of the tract hereby described; thence
north 89° 15' east 100 feet; thence north 100 feet; thence south 89° 15' west 100 feet;
& thence south 100 feet to the initial point.

Subject to easements and rights of way of record.



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

All to secure the payment of the sum of **TaLVE THOUSAND TWO HUNDRED AND NO/100**

plus interest thereon, and payment in monthly installments of \$ 90.16 each, \$ 12,200.00 Dollars, per annum thereon, and payable in monthly installments of \$ 90.16 each,

beginning on the 15th day of November 1972, and payable on the 15th day of each month thereafter, according to the terms and conditions of one certain promissory note bearing even date herewith.

The mortgage herein contained is for and may be security for any and all other advances which may hereafter be made by the Mortgagor to the Mortgaggee and shall continue in force and exist as security for any debt now owing, or hereafter to become owing, of the Mortgagor to the Mortgaggee.

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

That the Mortgagors have a valid, unimpaired and title to the property to said premises, and will warrant and forever defend the same against the lawful claims and demands of all persons whatsoever.

That the Mortgagors will during the continuance of this mortgage, permit no waste or injury of the mortgaged premises and will keep the buildings and improvements on said property in good state of repair.

That the Mortgagor will pay and permanently make 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 debt 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 thereon at 10% per annum shall become immediately payable to the Mortgagor and shall be secured by this mortgage. Any payments made by the Mortgagor upon the indebtedness secured by this mortgage may be applied as the Mortgagor may elect either 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 Mortgagors will keep all buildings thereon continuously insured against loss or damage by fire and such other hazards as the Mortgagor may specify to the extent of the amount due hereunder, in some responsible insurance company or companies satisfactory to the Mortgagor and for the protection of the latter, and that the Mortgagor will cause all insurance policies to be ratably endorsed and delivered to the Mortgagor, together with receipts showing payment of all premiums due therefor, and that the Mortgagor will keep no insurance on said building other than as stated herein. That it shall be optional with the Mortgagor to name the company or companies and the agents thereof by whom the insurance shall be written, and to refuse acceptance of any policy offered, and to surrender and 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 Mortgagor, but in no event shall the mortgagor be held responsible for failing 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 company to pay for any loss or damage incurred against. That the Mortgagor is authorized to compromise and settle any claims for insurance, and to receipt therefor on behalf of both of the Mortgagors and their assigns and the Mortgaggee.

That the Mortgagors will pay all taxes, assessments, and other governmental levies, now or hereafter assessed against the mortgaged premises, or imposed upon this mortgage or the note secured hereby, as soon as the same become due and payable, and shall immediately pay and discharge any lien having precedence over this mortgage. And to assure prompt payment the Mortgagors agree to pay to the mortgage monthly budget payments estimated by the Mortgagor to equal one-twelfth of the annual insurance premiums, taxes, assessments, and other governmental levies, which are or may hereafter be due upon the mortgaged premises, or upon this mortgage or the note secured hereby, the amount of such payments to be paid from time to time as conditions may require. The budget payments so accumulated may be applied by the Mortgagor to the payment of such taxes, assessments, or levies, in the amounts shown by the official statements thereof, and to the payment of insurance premiums in the amount actually paid or incurred thereto. And such budget payments are hereby pledged to the mortgage as collateral security for full performance of this mortgage and the note secured hereby and the Mortgagee may at any time, without notice, apply said budget payments upon any sums delinquent upon said note or under the terms of this mortgage.

In any action brought to foreclose this mortgage or to protect the lien hereof, the Mortgagor shall be entitled to recover from the Mortgagors 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 costs shall be secured by this note. In each foreclosure action a deficiency judgment may be entered in favor of the Mortgagor, and a receiver may be appointed. The Mortgagor's "right to sue" the mortgagors, 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 promissory note secured hereby shall have the right, without notice, to grant to any person liable for said mortgage indebtedness, any extension of time for payment of all or any part thereof, without in any way affecting the personal liability of any party obligated to pay such indebtedness.

Wherever the term "mortgagor" occur herein it shall mean "mortgagor" when only one person executed this document, and the family member shall be joint and several.

Saratoga
Dated at Seattle, Washington September 27, 1972 A.D. 1972

August J. Jermann
August J. Jermann

Genevieve V. Jermann
Genevieve V. Jermann

STATE OF WASHINGTON,

County of ~~King~~ *Saratoga*
~~King~~ Saratoga

On this day personally appeared before me August J. Jermann and Genevieve V. Jermann, to me known to be the individuals 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.

SG 27
In my hand and official seal this 13th, *Aug* of September, 1972 A.D.

Thomas M. Cipriano
Notary Public in and for the State of Washington
residing at *Seattle*, therein
Seattle

75-313
MORTGAGE

Loan No. 5277

PP-24

August J. Jermann
and
Genevieve V. Jermann

To:

CLARK COUNTY SAVINGS AND
LOAN ASSOCIATION
Columbus, Washington

STATE OF WASHINGTON, CLARK COUNTY,
COUNTY OF SARA TOGA,

CLARK COUNTY THAT THE WRITTEN
CONTRACT HEREBY IS MADE AND
ENTERED INTO AS FOLLOWS:

BY *B. D. Johnson*
ON *September 27, 1972*
AT *Seattle* in the state of *Washington*

WE HEREBY AGREE AS FOLLOWS:

ON *September 27, 1972*
AT *Seattle* in the state of *Washington*

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AT *Seattle* in the state of *Washington*

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ON *September 27, 1972*
AT *Seattle* in the state of *Washington*

MAIL TO	CLARK COUNTY SAVINGS & LOAN ASSOCIATION COLUMBUS, WASHINGTON
RECEIVED BY	
RECEIVED DATE	Sept 27 1972
RECEIVED TIME	10:00 AM
RECEIVED BY SIGNATURE	<i>John M. Cipriano</i>