

MORTGAGE

The Mortgagors, EARL E. WHITE and MARYLIS A. WHITE, husband and wife,

of Stevens City, Washington,

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

Skamania

PARCEL NO. 1

Lot 13 and 14 of Black River or RIVERVIEW ADDITION TO THE TOWN OF STEVENS CITY according to the official plat thereof on file and of record at page 42 of Book A of Plats, Records, Skamania County, Washington; EXCEPT the following described portion thereof; Beginning at the northeast corner of said Lot 3; thence west along the north line of the said Lot 3 a distance of 365 feet to the initial point of the tract hereby excepted; thence south 5° west to intersection with the easterly line of the existing county road known and designated as Farm to Market Road; thence following the easterly line of said county road 250 feet, more or less, to intersection with the north line of the said Lot 3; thence east along the north line of the said Lot 3 a distance of 200 feet, more or less, to the initial point;

PARCEL NO. 2

Lot 3 of SKAMANIA LIGHT AND POWER COMPANY'S ELECTRIC ADDITION according to the official plat thereof on file and of record at page 42 of Book A of Plats, Records, Skamania County, Washington; EXCEPT the following described portion thereof; Beginning at the northeast corner of said Lot 3; thence west along the north line of the said Lot 3 a distance of 365 feet to the initial point of the tract hereby excepted; thence south 5° west to intersection with the easterly line of the existing county road known and designated as Farm to Market Road; thence following the easterly line of said county road 250 feet, more or less, to intersection with the north line of the said Lot 3; thence east along the north line of the said Lot 3 a distance of 200 feet, more or less, to the initial point;

TOGETHER WITH an easement for an access road to said property over and across the private road as now constructed and located upon the excepted tract above described.

SUBJECT TO covenants and rights of way of record. Affects Parcel No. 2.

and all fixtures or estate therein that the Mortgagors may hereafter acquire, together with the appurtenances and all pianos, window shades, curtains, mantles, and all plumbing, heating, cooling, ventilating, elevating and exterior apparatus, furniture and heating systems, water heaters, burners, fuel storage bins and tanks and irrigation systems and all built-in mirrors, ovens, cooking ranges, refrigerators, dishwashers and cupboards 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 to be a part of the realty. The within described mortgaged property is not used principally for agricultural or similar purpose.

All to secure the payment of the sum of **TEN THOUSAND FIVE HUNDRED AND NO/100**

or \$ 10,500.00 Dollars

with interest thereon, and payable in monthly installments of \$ **101.88** each, beginning on the 10th day of December 1972, and payable on the 10th day of each month thereafter, according to the terms and conditions of one certain promissory note bearing even date hereto附.

This mortgage loan shall continue in force and valid for any and all other advances which may hereafter be made by the Mortgagors to the Mortgagor, and shall continue in force and exist as security for any debt now owing, or hereafter to become owing, by the Mortgagor to the Mortgagor.

The Mortgagors hereby jointly and severally if more than one, covenant and agree with the Mortgagor as follows:

That the Mortgagors have a valid, unencumbered title in fee simple 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 the mortgage, permit no waste or injury of the mortgaged premises and will keep the buildings and all fixtures on said property in good state of repair.

That the Mortgagors will pay said promissory note according to its terms, and the Mortgagor shall be safe and securely paid 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 amount so due secured by this mortgage shall, at the option 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 notice or 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 Mortgagors 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 hold all buildings thereon continuously insured against loss by fire and such other hazard as the Mortgagor may desire to insure, of the amount due thereunder, in name of a particular insurance company or companies satisfactory to the Mortgagor, and for the protection of the note, and that the Mortgagor will carry all insurance policies to be entirely entered and delivered to the Mortgagor, together with receipts showing payment of all premiums due thereon, and that the Mortgagor will keep the amount of all insurance other than as stated herein, which shall be optional therewith, to name the Mortgagor as beneficiary and the trustee, they, or he, who the or whom shall be written and delivered as trustee of any policy so carried, and to nominate and cause to be cancelled any policy which may be received or accepted and to place the amount so named in the policies to be withheld under the last clause and expense of the Mortgagor, but in no event shall the Mortgagor, or any person for his failure to carry insurance, or damage to any insured damage resulting out of a defect in any policy, or being out of the amount of an insurance claim, or for any loss of damage incurred against the Mortgagor, be liable to the Mortgagor or the trustee of any claim for premium, or any expense incurred by him for such loss, or damage, or the trustee of any claim for premium, or any expense incurred by him for such loss, or damage.

That the Mortgagor will pay all taxes, assessments, and other governmental levies, now or hereafter assessed against the mortgaged premises, or imposed upon the mortgage or the note secured hereby, as soon as the same become due and payable, and shall immediately pay and discharge any sum having precedence over this mortgage. And to secure prompt payment of the obligation agreed to pay to the Mortgagor monthly budget payments estimated by the Mortgagor to equal one-fifth of the annual insurance premiums, taxes, assessments, and other governmental levies, which are or may become due upon the mortgaged premises, or upon this mortgage or the note secured hereby, the account of such payments to be adjusted 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 accrued therefor. And such budget payments are hereby pledged to the Mortgagor as collateral security for full performance of this obligation 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 trust, right, or interest, the Lien holder, the Mortgagee shall be entitled to receive from the Mortgagee a reasonable attorney fee as is allowed by the court, and the reasonable cost of searching the records, obtaining abstracts of title or title reports for use in such action, and such sums shall be secured by this mortgage. In such foreclosure action a deficiency judgment may be entered against the Mortgagee, and a receiver may be appointed at the Mortgagee's request to collect the rents, issues and profits from the mortgagor's 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 title 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 terms "mortgagor" and "mortgagee" are used herein it shall mean "mortgagor" when only one person executed this instrument, and the liability hereunder shall be joint and several.

Dated at Camas, Washington October 9,

A. D. 2972

Earl E. White

Earl E. White

L. L. King
Ghyllies A. White

STATE OF WASHINGTON.

County of Skamania

On this day personally appeared before me Earl E. White and Phyllis A. White, husband and wife, 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.

Conveyed under and official seal this 9th day of October, 1972

Notary Public in and for the State of Washington
residing at ~~Olympia~~, therein.

ADRESSE

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STROUW
TEAPL C. H. WATTE

**THE COUNTY SAVINGS AND
LOAN ASSOCIATION**

MAIL TO	U.S. County Savings & Trust Association CANNAS, WASHINGTON
RECEIVED BY	W. C. GRIFFIN
TELEGRAMS	RECEIVED