

75645

MORTGAGE

BOOK 50 PAGE 160

THE MORTGAGOR ROBERT E. HEMSWORTH and APRIL M. HEMSWORTH, husband and wife

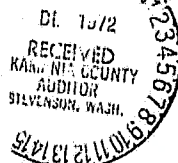
MORTGAGE to FIRST INDEPENDENT BANK, a Washington Corporation,

a corporation, hereinafter called the mortgagee, to secure payment of

Ten thousand five hundred and 00/100 DOLLARS (\$10,500.00)

in legal money of the United States of America, together with interest thereon according to the terms and conditions of one or more promissory notes now or hereafter executed by the mortgagor and to secure the payment of such additional money as may be loaned hereafter by the mortgagee to the mortgagor for the purpose of repairing, renovating, altering, adding to or improving the mortgaged property, or any part thereof, or for any other purpose whatsoever, the following described real property, and all interest or estate therein that the mortgagor may hereafter acquire, together with the income, rents and profits therefrom, situated in the County of Skamania, State of Washington, to-wit:

Attached



This is taken as supplemental collateral for a mortgage note dated October 11, 1972 in the amount of \$10,500.00 and secured by other property.

together with the appurtenances, fixtures, attachments, tenements and hereditaments belonging or appertaining thereto, including all trees and shrubs, all awnings, screens, mantels, linoleum, refrigeration and other house service equipment, venetian blinds, window shades and all plumbing, lighting, heating (including oil burner), cooling, ventilating, elevating and watering apparatus and all fixtures now or hereafter belonging to or used in connection with the property, all of which shall be construed as part of the realty.

The mortgagor covenants and agrees with the mortgagee as follows: that he is lawfully seized of the property in fee simple and has good right to mortgage and convey it; that the property is free from all liens and incumbrances of every kind; that he will keep the property free from any incumbrances prior to this mortgage; that he will pay all taxes and assessments levied or imposed on the property and/or on this mortgage or the debt thereby secured, at least ten days before delinquency, and will immediately deliver proper receipts therefor to the mortgagee; that he will not permit waste of the property; that he will keep all buildings now or hereafter placed on the property in good order and repair and unceasingly insured against loss or damage by fire to the extent of the full insurable value thereof in a company acceptable and approved by the mortgagee and for the mortgagee's benefit, and will deliver to the mortgagee the policies, and renewals thereof at least five days before expiration of the old policies.

The mortgagor agrees that if the mortgage indebtedness is evidenced by more than one note, the mortgagee may credit payments received by it upon any of said notes, or part of any payment on one note and part on another, as the mortgagee may elect. The mortgagee reserves the right to refuse payments in excess of those specified in the note agreement or payment of the debt in whole, unless otherwise provided in the note or notes given with this mortgage.

The mortgagor shall not move or alter any of the structures on the mortgaged premises without consent of the mortgagee; all improvements placed thereon shall become a part of the real property mortgaged herein.

Should the mortgagor default in any of the foregoing covenants or agreements, then the mortgagee may perform the same and may pay any part or all of principal and interest of any prior incumbrances or of insurance premiums or other charges secured hereby, and any amounts so paid, with interest thereon at the highest legal rate from date of payment shall be repayable by the mortgagor on demand, and shall also be secured by this mortgage without waiver of any right or other remedy arising from breach of any of the covenants hereof. The mortgagee shall be the sole judge of the validity of any tax, assessment or lien asserted against the property, and payment thereof by the mortgagee shall establish the right to recover the amount so paid with interest.

This is of the essence hereof, and if default be made in the payment of any of the sums hereby secured or in the performance of any of the covenants or agreements herein contained, then in any such case the remainder of unpaid principal, with accrued interest and all other indebtedness hereby secured, shall at the election of the mortgagee become immediately due without notice, and this mortgage shall be foreclosed.

In any action to foreclose this mortgage or to collect any charge growing out of the debt hereby secured, or any suit which the mortgagee may be obliged to defend to protect the unimpaired priority of the lien hereof, the mortgagor agrees to pay a reasonable sum of attorney's fees and all costs and expenses in connection with such suit, and also reasonable cost of searching records, title company costs, which sums shall be secured hereby and included in any decree of foreclosure.

Upon bringing action to foreclose this mortgage or at any time which such proceeding is pending, the mortgagee, without notice, may apply for and seek the appointment of a receiver for the mortgaged property or any part thereof, and the income, rents and profits therefrom. The mortgagor hereby consents that in any action brought to foreclose this mortgage, a deficiency judgment may be taken for any balance of debt remaining after the application of the proceeds of the mortgaged property.

Dated at Vancouver, Washington this 20th day of December, 1972.

STATE OF WASHINGTON,
County of Clark

I, the undersigned, a notary public in and for the state of Washington, hereby certify that on this 20th day of December, 1972, personally appeared before me Robert E. Hemsworth and April M. Hemsworth, husband and wife

to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that signed and sealed the same as free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL the day and year last above written.

Notary Public in and for the State of Washington,
residing at Vancouver

A PARCEL OF LAND IN SECTION 36, TOWNSHIP 2 NORTH, RANGE 5 EAST, WILLAMETTE MERIDIAN, AND SECTION 31, TOWNSHIP 2 NORTH, RANGE 6 EAST, WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT THAT IS SOUTH 1° 00' 30" WEST 320.53 FEET FROM THE NORTHEAST CORNER OF THE SOUTHEAST QUARTER OF SECTION 36, TOWNSHIP 2 NORTH, RANGE 5 EAST, WILLAMETTE MERIDIAN, THENCE SOUTH 1° 00' 30" WEST ALONG THE EAST LINE OF SAID SECTION 36 420.47 FEET, THENCE WEST PARALLEL TO THE NORTH LINE OF THE SOUTHEAST QUARTER OF SECTION 36 615 FEET MORE OR LESS TO THE CENTERLINE OF AN EXISTING ROAD KNOWN AS THE SNYDER BANKS ROAD, THENCE NORTHERLY ALONG THE CENTERLINE OF SAID ROAD TO THE SOUTH LINE OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 36, THENCE EAST ALONG THE SAID SOUTH LINE 670 FEET MORE OR LESS TO THE POINT OF BEGINNING. CONTAINING 5.75 ACRES MORE OR LESS.

ALSO,

BEGINNING AT A POINT THAT IS SOUTH 1° 00' 30" WEST 320.53 FEET FROM THE NORTHEAST CORNER OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 2 NORTH, RANGE 5 EAST, WILLAMETTE MERIDIAN, THENCE SOUTH 1° 00' 30" WEST ALONG THE WEST LINE OF SAID SECTION 31 420.47 FEET, THENCE EAST PARALLEL TO THE NORTH LINE OF THE SOUTHWEST QUARTER OF SECTION 31 TO THE CENTERLINE OF A CREEK KNOWN AS SAGQUATCH CREEK, THENCE NORTHERLY ALONG THE CENTERLINE OF SAID CREEK TO THE SOUTH LINE OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 31, THENCE WEST ALONG THE SAID SOUTH LINE TO THE POINT OF BEGINNING. CONTAINING 7.00 ACRES MORE OR LESS.

EXCEPTIONS

1- EASEMENT FOR A PIPELINE FOR THE TRANSPORTATION OF NATURAL GAS, OIL, AND THE PRODUCTS THEREOF GRANTED TO THE PACIFIC NORTHWEST PIPELINE CORPORATION, A DELAWARE CORPORATION, BY RIGHT OF WAY CONTRACTS DATED JANUARY 11, 1956, AND RECORDED RESPECTIVELY AT PAGE 400 OF BOOK 41 OF DEEDS AND AT PAGES 186 AND 190 OF BOOK 42 OF DEEDS, RECORDS OF SKAMANIA COUNTY, WASHINGTON.

2- AN EASEMENT FOR INGRESS AND EGRESS ACROSS THE FOLLOWING DESCRIBED PARCEL, BEGINNING AT THE INTERSECTION OF THE SOUTH LINE OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 36, TOWNSHIP 2 NORTH, RANGE 5 EAST, WILLAMETTE MERIDIAN WITH THE CENTERLINE OF THE SNYDER BANKS ROAD, THENCE EAST ALONG THE SAID SOUTH LINE 60 FEET, THENCE SOUTH 30 FEET MORE OR LESS TO THE CENTERLINE OF THE SNYDER BANKS ROAD, THENCE NORTHWESTERLY ALONG THE SAID CENTERLINE TO THE POINT OF BEGINNING.

CLARK COUNTY RECORDS.