

75736

MORTGAGE

THE MORTGAGOR S., RONALD G. ALWAY and MARCIA A. ALWAY, husband and wife,

MORTGAGE to CURTIS A. SKAAR and BARBRA J. SKAAR, husband and wife,

a corporation, hereinafter called the mortgagee, to secure payment of Two Thousand Eight Hundred and no/100

- - - - - DOLLARS (\$ 2,800.00)

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 mortgagor 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:

That portion of the Southwest Quarter of the Southeast Quarter (SW $\frac{1}{4}$ SE $\frac{1}{4}$) of Section 25, Township 3 North, Range 7 E. W. M., described as follows:

Beginning at the southeast corner of the said Section 25; thence south 89° 13' 40" west 1,557.33 feet; thence north 06° 50' west 447.78 feet; thence north 26° 33' west 383.6 feet; thence north 50° 47' west 275 feet to the initial point of the tract hereby described; thence south 15° 40' west 207.5 feet; thence north 44° 59' west along the bottom of a certain creek 85.28 feet; thence north 82° 01' west along said creek bottom 206.7 feet; thence north 36° 28' west along said creek bottom 119.8 feet; then north 35° 07' east 90.57 feet to intersection with the westerly right of way of the county road known and designated as Kanaka Creek Road as constructed on October 11, 1962; thence in a southeasterly direction following the westerly right of way line of said county road 345 feet, more or less, to the initial point; said tract containing 1.3 acres, more or less, 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 mortgagor; that he will not permit any encumbrance on the property; that he will keep all buildings now or hereafter placed on the property in good order and repair and insurance against loss or damage by fire to the extent of the full insurable value thereof in a company acceptable and approved by the mortgagor and for the mortgagor's benefit, and will deliver to the mortgagor 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 mortgagor 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 mortgagor may elect. The mortgagor 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 mortgagor; all improvements placed thereon shall become a part of the real property mortgaged herein.

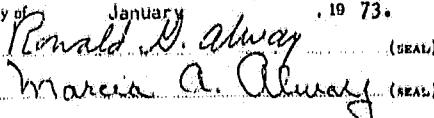
Should the mortgagor default in any of the foregoing covenants or agreements, then the mortgagor may perform the same and may pay any part or all of principal and interest of any prior incumbrance or of insurance premiums or other charges secured hereby, and any amounts so paid, with interest thereon 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 or any right or other remedy arising from breach of any of the covenants hereof. The mortgagor shall be the sole judge of the validity of any tax, assessment or lien asserted against the property, and payment thereof by the mortgagor shall establish the right to recover the amount so paid with interest.

Time 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 mortgagor 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 mortgagor may be obliged to defend to protect the unimpeded priority of the lien hereof, the mortgagor agrees to pay a reasonable sum at attorney's fees and all costs and expenses in connection with such suit, and also reasonable cost of searching records, title company costs, which sum 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 mortgagor, without notice, may apply for and secure 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 Stevenson, Washington, this 29th day of January, 1973.



STATE OF WASHINGTON,
SKAMANIA COUNTY, STATE OF WASHINGTON,
JAN. 1973

I, the undersigned, a notary public in and for the state of Washington, hereby certify that on this 29th day of January, 1973,

personally appeared before me

RONALD G. ALWAY and MARCIA A. ALWAY, husband and wife, who are known to be the individuals described in and who executed the foregoing instrument and acknowledged that they signed and sealed the same as their 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 Stevenson therein.