75636

MORTGAGE

The Mortgagors, WILLIAM J. BECKER AND JEANETTE M. BECKER, husband and wife,

of Vancouver, Washington hereby mortgage to VANCOUVER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation, located at Vancouver, hereby mortgage to VANCOUVER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation, located at Vancouver, Washington, MORTGAGUE, the following described r. al property situate in the County of Skamania

, to-wit: State of Washington Beginning at the northwest corner of Section 9, Tomship 1 North, Range 5 E. W. M.; thence south along the section line 40 rods; thence east 80 rods to the east line of the Northwest Quarter (NW4 NW4) of the said Section 9; thence north 40 rods to the north line of the said Section 9; thence west 80 rods to the point of beginning; Except that portion thereof conveyed to Ruth B. Rice by deed date August 31, 1931, described as follows: Beginning at an iron pipe 158 feet south of the northwest corner of the said Section 9; thence south 50 feet; thence north 46° east 154 feet to an iron pipe; thence northwesterly 50 feet to an iron pipe; thence south 46° west 139 feet to the point of beginning.

The within described property is not used principally for agricultural or farming

purposes.

TOGETHER with all fixtures and articles of personal property owned by the Mortgagors and now or at any time TOGETHER with all fixtures and articles of personal property owned by the Mortgagors and now or at any time hereafter attached to or used in any way in connection with the use, operation and occupation of the above described real hereafter attached to or used in any way in connection with the use, operation and accupation of the above described real hereafter attached to one of the above described real hereafter attached to one of the above described and attached to all streens, awnings, storm windows and doors, window shades, inlaid floor coverings, refrigerations, builters, ands, furnace, radiators, vaults and furnish, 3; of every kind, and all heating, lighting, plumbing, gas, electricity, aroust, builters, and heating, art conditioning, and incinerative a julipment of whatever kind and nature, electricity apparatus, furnace and heating systems, water heaters, burners, and fuel storage bins and tanks and irrigation systems, and all pulletin mitrors and cupboards and cabinets, and all trees, gardens and shrubbery, and also including notality overs, distinguished deemed to be fixtures and accessory to the freehold and a part of the realty as between the parties hereto, their successins and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be subject to the lien of this mortgage, all to secure the payment of the sum of purprise. MICOLOGAMI, DOLEARS AND MOLEOG.

THIRTY THOUSAND DOLLARS AND NO/100- and the interest thereon at the rate as shown in the note secured hereby, which principal sum and the discress thereon is repayable in equal monthly installments as therein set forth beginning on the fifteenth day of April day of each month thereafter, according to the arms and conditions of the aforesaid and payable on the fifteenth promissory note by uring even date berewith.

and payable on the Fifbench by the day of each mann thereafter, according to the arms and conditions of the aforesaid promissory not be using each due becrewith.

The Youngapors, for themselves and for their beins and assigns, have coveranted and agreed, and do hereby octanant and give to and such the said Mortgages, or susges, or or suggin, as follows. They have a valid and uncertainty to the or the said to the transfer of the mortgage the same, they will not sifter or permit said cumbered tall on the same, they will not sifter or permit said cumbered tall on the same, they will not sifter or permit said cumbered tall on the same, they will not sifter or permit said unfortunes, they will not sifter or permit said in building or other improvements because upon the mortgaged premises in good condition and to building or other improvements because upon the mortgaged premises in good condition and to building or other improvements because upon the mortgaged premises in good condition and the buildings of all toring said in the building of all toring side of the certification of the certification of the said specific or permit of the certification of the said specific or particular of the certification of the said specific or particular of any name and had lead of the mortgage, as well as any renewal or extension thereof, shall be an improve the right of any name and had lead of the mortgage or any anticular dependence of the said of the renards of the said to t

therefor on behalf hash of the Mortgager and his assigns and the Mortgages.

At any time during the fee of this mortgage, if any law of the state of Washington shall be cauched imposing or aith or army the imposition of any specific tax upon mortgages or upon principal or interest of moneys or notes secured by mortgage or by strine of which the owner of the promose above exerthed shall be authorized to pay any tax upon said moneys, note or mortgage, or either of them, and de but the amount of such has from any such moneys, note or mortgage, or by strine onlying or either of them, and debut the amount of such has from any such moneys note or mortgage, or by strine which any tax or assessment upon the mortgage debt or the mount derived interfrom becomes (saidle under any law of the sort, or strings, or in the extent the mortgage debt or the mount derived interfrom becomes (saidle under any law of the sort, or strings, or in the extent the mortgage debt or the mount derived interest therein, at the option of the Mortgage, at any time was also assessed to such law, shall become due and immediately payable, whether due by repse of time or not, provided after the enactions of such law, shall become due and immediately payable, whether due by repse of time or not, provided after the circumstance of such law, shall become due and immediately payable, whether due by repse of time or not, provided after the circumstance of such law, shall become due and immediately payable, whether due by repse of time or not, provided after the circumstance of such law, and more laws had not been passed.

Furthermore, to fully protect this mortgage shall tender the same as if such law or laws had not been passed.

Purthermore, to fully protect this mortgage the Mortgagors, together with, and in addition to, the morely angulantials

of principal and interest payable under the terms of the note secured hereby, will on the **fifteenth** day of each month, until said note is fully paid, pay to the Mortgagee the following sums: At the election of the Mortgage of the Mortgage of the following sums: At the election of the Mortgage of the mortgage property, plus taxes and assessments next due on the described precises (all as one custring the mortgage property, plus taxes and assessments next due on the described precises (all as estimated by the Mortgagee), less all sams atready paid therefor divided by the number of months to claps before one month prior to the date when such permiums, taxes and assessments will become delinquent, end amounts to be held by the Mortgagee in trust to pay premiums, exect and special assessments, as here a stated.

(2) All soms so card, heree the amounts due on the original nate secured berely and the come extract in the weaponer.

amounts to be held by the Mortgagee in trust to pay preiritions, taxes and special assessments, as herein stated.

(2) All sums so paid, being the amounts due on the original note secured hereby and the aims stated in this paragraph, shall be applied by the Mortgagee first to taxes, assessments. Fire and other hazard insurance premiums, then hard of payments made under the provisions of this paragraph shall exceed the amount of the payments actually made for taxes, assessments or insurance premiums, as the saw may be, such excees shall be eredited by the Mortgagee on subsequent payments to be made by the Mortgagets in may be applied the property of said more. If, however, said amounts are not sufficient to pay said stress the Mortgagets further agree that they will pay to the Mortgage any amount necessary to make up such deliciency. Accordingly, if there should be a default in the under the provisions of this reartgage resultings in the commencement of such proceedings, or at the time the property is achieved acquired, the balance then remaining in the

funds accumulated under this paragraph shall be applied as a credit against the amount of the principal then remaining due

under said note.

Furthermore this murgage also secures any advances which the Mortgager may make to the Mortgagors, or their successors in title or interest, for any purpose, at any time before the release and carcellation hereof, but at no time shall such advances together with the balance remaining due upon the original obligation exceed the sums first secured hereby, nor shall the term of this mortgage be increased, providing, however, that nothing in this sparaget contained shall be considered as limiting the amounts that may be secured hereby when advanced to protect Mortgagee's security or in accordance with other cuvenants contained herein.

It is further mutually covenanted and agreed by and between the parties hereto, for themselves, their heirs, personal representatives, successors and assigns, that the owner and holder of this inortgage and of the promissory note secured thereby shall have the right, without notice, to grant to any person liable for sidd mortgage indebtedness, any extension of time for shall have the right, without notice, to grant to any person liable for sidd mortgage indebtedness, any extension of time for hydrogen and the parties of all or any part thereof, without in any way affecting the personal stability of any party obligated to pay such indebtedness.

IT IS FURTHER EXPRESSLY AGREED. That should the said Mortgagors fall to make payment of any taxes or other charges payable by them as hereinhefore "reed, or suffer said premises to become subject to any lien or encumbrance having precedence to this mortgage, as hereinhe, he provided against, the said Mortgagoe may, at its option, make payment having precedence to this mortgage, as hereinhe, he provided against, the said Mortgagoe may, at its option, make payment herein and the rate of the per cent (10%) per annum shall be added to anothereof and the remount so paid, with interest thereon at the rate of ten per cent (10%) per annum shall be added to anothereof and the remount so paid, with interest thereon at the rate of ten per cent (10%) per annum shall be added to anothereof and the remount so paid Mortgagoe arising from the breach of any of said covenants. The Mortgagoe may collect a monthly late charge on to exceed two cents (2c) for each one dollar (\$1.00) of each patient more than tro (10) days in arrears to cover the extra expense involved in handling delinquent payments; without premitted, however, to the Mortgagoe's right to consider each such delinquency as a breach of covenant by the Mortgagor.

In the event the security is sold either by deed or contract of sale or inherwise conveyed to any person or party, and this

In the event the security is sold either by deed or contract of sale or otherwise conveyed in any person or party, and this mortgage debt, recann unpaid at time of sale, then at the option of the Mortgager, after written notice by United States Mail to the Mortgager, the rate of interest upon the indebtedress seared better, shall, from and after the date of exercise of the option, be increased to the extent of two persons or such best sum as the Mortgager shall be provided said option shall never be used to establish an uncress rate in excess of the maximum allowed by law and if this mortgage is assumed, Mortgagee's assumption fee or insurance transfer charge shall be paid by assuming party.

Width not in default the Mortgagee's and establish the exists return and mofile steaded based, but in one

While not in default, the Mortgagors may collect and enjoy the rents, issues and profits pledged hereby, but in case of default in any payment, or any default under provisions undertaken by the Mortgagors hereby, the Mortgager shall have the right to collect such rents, issues and profits and to expend such portion thereof as may be necessary for the maintenance and operation of said property and apply the balance. Icos reasonable costs of collection, upon the indebtedness hereby secured until all delinquent payments shall have been turing discharged.

until all delinquent payments shall have been tasly discharged.

In the event our is instituted to effect such foreclosure, the said Mortgagee, its successors or assigns, may recover therein as Attorney's fiets only such as it to the foreclosure, the said Mortgagee, its successors or assigns, may recover and abstracting the same as necessarily may be included in the decree of top closure. I pen said on any foreclosure proceedings the entire tract shall be sold as one parcel and the purchaser at any such said which is the normalizate and full possession of the above premises.

That in the event sait is in the edge of every such foreclosure, the said Mortgagee, its successors or assigns, shall as a matter of right and without regard to tree sufficiency of the security or of waste or danger of misapplication of any of the properties of the Mortgagee, become reflected that the sufficiency of the security or of waste or danger of misapplication of any of the properties of the Mortgagee, become to example the large a receiver appointed of the property hereby mortgaged, and the Mortgages hereby expressible onesne to be appearanced of a receiver by any court of competent initiation and expressly expediate, coordination of such societies for many excels of a main in possession and control of the mortgaged property until the final determination of such societies become a stall mean "maintenger" when only one person executes this whereas it is also assisted that the stall mean "maintenger" when only one person executes this

Wherever the strate an argument occups before it shall mean "marriager" when only one person executes this document, and the highlity between t shall be r-int and several. Dated at XXXXXX: Washington, March 7 Washougal., ACOUVER FEDERAL SAVINGS JEANETTE M. BECKER, nusber AND LOAN ASSOCIATION ND LOAN ASSOCIATION incouver, Washington DUNITY, HILLIAM J. BECKER AND FEDERAL 1383 E HESTERY CENTER VANCOUVER

STATE OF WASHINGTON COUNTY OF CLARK

On this day personally appeared before roe, WILLIAM J. RECKER AND JEANETITE M. BECKER, 3:139810NI

hrisband and wife to me known to be the individuals described herein and who executed the within and foregoing instrument, and acknowledged

free and voluntary act and deed, for the their signed the same as they

uses and purposes therein mentioned.

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Given upder any language of thein seal this

day of

March

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Public in and for the State of V residing at Vancouver, therein. Washington