Cipin Agreement, With Proprily: For VALUE RECEIVED. LLOYD R. ENIGHT and SHARON L. ENIGHT,

do mortgage on a BENJ. FRANKLIN FEDERAL SAVINGS AND LOAN ASS. CLATION OF PORTLAND, a corporation, Mortillanding described rest proporation.

The following described real property located in Si rania County, State of Washington, to-wit:

Lot Six (6) of Block Three (3) of UNDERWOOD CREST ADDITION according to the official plat thereof on file and of record at page 164 of Book A of Plats, Records of Skamania Cou.ty, Washington.



"If mortgagors fail to occupy the hereinabove described real property as their primary residence immediately efter acquiring the wee title to same or after si occupying said property, vacate same within one year from the data hareof, the face amount of said note shall immediately be due and payable by mortgagors to mortgagee and the feiture to so pay shall constitute a breach of this instrument.

together with all and singular the tenencints, hereditation in our rest, and which may be restler belong or appetition and any side of the carried and drop in cause, disher solver, dispersion as a cash if the time of the execution of this course, are a solventiered, in on, three day.

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Mistrague risk enter upon said precises at any reasonable time for imperture of the purpose of the deciding absoluted by the Mistragues and for the purpose of medium absoluted by the Mistragues and for the purpose of making any reports which the Mistragues continue, precisely the Mistragues per the purpose of making any report in the Mistragues for the partner of taxes, insurance premiums come of contraction of the purpose of making and the purpose of the purpose of the fact of expenditive until part and the second contraction and on appear to the purpose of the fact of the purpose of

Time is material and of the essence of each and every paragraph and processon of this mortgage. Should default be made be Mortgagers in a personnel of any of the installments on the date processed or in the performance of any of the installments on the date processed or in the performance of any of the installments on the date processed or in the performance of any of the installments on the date processed on and here or on the mortgage shall at once become due and payable, and this rootgage is the performance of any area or condition of said processes made, or of this may be foreclosed at our times thereafter. The fastion of Mortgagers become of any area or condition of said processes modify or affect the original liability of Mortgagers becoming or construct as a waveer of any coverant or agreement become contained or of any existing breach or subsequent breach become contained or of any existing breach or subsequent breach become

In any sun to forecless this mortgage or any said, action or proceeding which bluereague may find expedient to protect the interpretate of the protect that he recursed the protect of the protect that the protec

BOOK ST PAISE

PROTECTION RESERVE is defined as that amount at any given time bereafter the contracture balance (that sum to which the function would have been reduced had Mortgagors paid at the exist times therefore the exist minimum payments required therein) exceed that balance (actual unpaid balance). The Mortgagors are permitted to establish such a PROTECTION RESERVE and for that purpose are existence.

balance (actual unpaid balance). The Mottgagors are permitted to establish such a PROTECTION ASSERVE and for that purpose are established and in addition to all payments required by said note farther monthly payments of \$19.37. Now, if at any given time, the longer shall have complied with the terms of this mortgage, and the lodger balance on said note at that time is less than the contractual balance. On Engagor may, at their option, omit making any further pt., ents required on said note, or may reduce such payments until such time as the length of the payments are above defined; all interest which across under the terms of said note and/or understand the period during which be Mottgagors omit to make payments as herein permitted shall be added to the then unpaid principal of the contractual balance, then any further omission to pay by said Mottgagors shall constitute a default under the terms of said note and mortgage

Should the Mortgagors avail themselves of the PROTECTION RESERVE, their required minimum monthly payment as set forth in tail and need not be increased by reason of the reduction in the amount of said PROTECTION RESERVE; provided, however, the Mortgagors may at the option at any time restore said PROTECTION RESERVE in whole or in part by making further payments as desired.

Mortgagors shall make no sale of the above-described property, including contract sales, without first obtaining the written consent therefor the Mortgagee, which consent Mortgagee will not unreasonably withhold. As a condition to such consent, Mortgagee may impose a service charge an exceeding in amount 1% of the principal sum initially secured by this mortgage.

PROVISIONS APPLICABLE TO CONDOMINIUMS AND TOWNHOUSES: Should the mortgaged property be a unit of a condominium extownhouse project and should mortgagor breach the Declaration and Bylaws applicable to such project, or should the association of unit owners of which mortgagor is a member fail to provide management or to maintain and keep in repar, the common elements or common areas, then and in either of rand events, if such condition be not corrected within 30 days after written notice to mortgagor, mortgages shall have the right to correct such breach at mortgagor's expense, which expense shall be secured hereby, and/or attend and vote in mortgagor's stead on all matters at unit owners' meetings and/or attended to the indebtedness secured hereby and foreclose this mortgage, such additional remedies at mortgagee's option.

ADDITIONAL PROVISION FOR WASHINGTON STATE MORTGAGES. The within described property is not used principally for eggs sultural or farming purposes.

This mortgage secures future advances to Mortgagors in amounts to the aggregate of \$3,500.03, which advances as made shall merge in the their existing indesteedness hereby secured.

DATEL this	3rd	day af	May	75 7	79.73	
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On this 🤌 day	y of May	, ₁₉ 73	On this		day of	. 19
Personnally appeared		LLOYD E.	before me app	reared .		
	d sharon L.	KNIGHT,	4	sonally known, who	o hong dely swom, d	lid say that he, the said
husband a	nd wite			-	` I	
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and acknowledged the	foregoing instrume	nt to be	the within name torporate scal	sed Corporation, an of said Corporation	ol that the scal office and that the said i	d to said instrument is the instrument was signed an-
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Before me:	_					ed of said Corporation
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