USUA-FITA Barn FHA //7-1 WA ETH-THURS

RUAL ESTADE MORTONCE FOR WASHINGTON

ENDY ALL MEN BY THESE PRESENTS Lated ... September 27, 1973

CEPATE D NORTH and HAR D WORTH MICHELL, the hadersigned a

husband and wife.

County, Washington whose pout office address

2. 0. Jon 75, Stevenson Die Boute Carson Promotingto

hearn cilled "Ronovik," are (is) just a deliged to the United States of America, acting through the Farmers Home additional to United States of America, acting through the Farmers Home additional to United States Defautheness, are united to "Gov attent" as evidenced by one or most certain promissory about it or examinate afterness to each nite singly or all notes one also is described below the wird "note" as is in horizon in hall be consequed as referring to each nite singly or all notes collectively. The contest may reviste, cald an expectage encourage, from haven the singly or all notes collectively. The contest may reviste, cald an expectation of the entire indebtodness, at the only of the Government upon any distant by Borrowel, and being further sea libed as follows.

Annual Rate Due Date of Final Installment of Interest Data of Instrumen Frincial of information \$18,100.00 712

And the note exister is a loon to Borganic, and the Covernment, at any lime, any assign the note and insure the payment thereof pursuant to the Consolidated Form and Para' Development Act, or Tilly V of the Housing Act of 1944;

And it is the physosecand intent of this instrument that, among other things, at all times when the note is held by the Government, or in the event the Government should assign this instrument without insurance of the note, this instrument shall encure payment of the note; but when the note is bold by an insured belder, this instruction shall not secure porment of the note or estable to the John evidence increby, but us to the note and good dell shall, assistate as a dieroity mortgage to necure the Government against large and the these new contract by reason of any distantly a nonwer:

NOW, THEREFORE at consideration of the fooder and (a) at all times when the party fibell by the invenment or in the event the revenuent of the note and only receivable and entensions thread and any of technical conditions the payment of an invariant of other change, (b) at all times when the is held by an invariant library to seque performance of Borrower's agreement herein to indensity and save handless the Covernment against length under the instance contraint. by reason of any defay, by Bancuck, and (a) in any swent and at all times to necura, the present payarline of all advances and expenditures made by the Government, with interest, as hereinaler described, and the halfourance of over coverant and agreement of Borrower Countries of the property contained between or in any supplementary agreement, Borrower Countries of each burgain, hell, convey, mortgage, and acates with thereal warranty and the Government the following appears sittleted in the state of

Skamanla Washington, CountyCox

A tract of land located in We Southwast Quarter of the Southeast Quarter (SWISEA), of Section 17, Township 3 North Rauge # E.W.M., described as follows: Beginning at a point 30 feet north of the southwest corner of the SE; of the said Section 17; thence neuch 89° 15' east parallel to the sputh line of the sold Section 17 a discence of 361.0 feet to the initial point of the tract barely described; thenks north 89° 13 enst 100 feet; thence port 100 feet; thence south 89 13' west 100 feets shaden south 100 Peac to the initial point

But INCT To Enament and rights of way of record

The borrower and the government three that any ranges, refrigerators, clothes the hard of financed in whole or in part, with loan funds will be considered and construed as a part of the property covered by the nortrage.

together with all rights, interests, easements, hereditaments and appurlenance; thereunto belowing, the rents bewes, and profits thereof and revenues and income thereuron, all improvements and personal property nick or later attacked therefore reasonably necessary of the use thereof, inclusing but not limited to, winges, reforgerators, courses washers, clothes day to or carpeting punchased or dinanced in whole or in part with loan fulfill, all water matter rights, and water stock flert.mist thereto, and all payments at any time ewing to Parrow 2 by virtue of day sale, lease, transfer, conveyance, or conditionations of any part thereof or interest therein all of which are 7 frein called "the property";

TO HAVE AND TO HOLD the property unto the byernment and its assigns forever in fee simple.

BORROWER, for his self, his heirs, executive administrators, successors and assigns WARRANTS THE LITTLE to the property to the Government against all lawful claims and demands whatspever except any liens, engumbrances, easements, reservations, or conveyand a specified hereingbows, and COVIMANTS AND AGREES as follows:

(1) To pay promptly then due any indebtedness to the Government hardup secured and to indemnify and have harmless the Government against any loss, under its insulance of payment of the holf by reason of any default by Berrywer. At all times when the note is held by an insured holder, Borrower shall continue to hade payments on the note to the Covernment. us collection agent for the holder.

(2) To pay to 4h, Goget/ment such fees and other charges all may now be hereafter the caused by regulations of the Familiers Home Administration

(3) If required/by othe Givernment, to make additional monthly fragments of 1/12 higher estimated any of texes. ussessments, insurante promiunit and sother chy best upon the markaged premises.

(4) Whether or not the note is a rafed by the Covernment, the Covernment may be any time phalany when Inchants regularity literal to be paid by Borrower and not paid by the when due, as well as not costs and challest protection, or enforcement of third lice, as advances by the account of Borrower. All such adjuncts the tate bounces by the note which had the highest interest rate. all bear interest at

(6) All advances by the Governmet, as described by this instrument, with interest, wholl be included to an advanced by the Government without demand it the place described in the lated, note and shall be secured barely. No such advanced by the Government with relieve Banewer again breach of the covernment by the Government with relieve Banewer again breach of the covernment by the Government with relieve Banewer again breach of the covernment by the Government with relieve Banewer again because of the covernment by the foreign and because of the covernment by the covernment with the covernment of the Government with the covernment of the Government with the covernment of the covernment by the covernment with the covernment of the covernment

(6) To ugo the loan evidenced by the hip watery for purplied addition and the Government.

(7) To pay when due all toxes, liens, judgments, encambrances, and atressments lawfully attaching to or assessed against the property including all charges and assessments in connection with water, water rights, and water stock pertaining to or reasonably necessary to the use of the real property described above, and promptly diffiver to the Government without demand (8) To keep the property insured as required by and under insurance policies approved by, delivered to, and retained

(9) To maintain improvements in good repair and make repairs required by the Government; operate the property in a good and husbandmonlike manner; comply with such farm conservation practices and farm and home management plans as the Government from time to time may prescribe; and not to adandon the property/or rause or permit waste, lessening or impliment of the security covered hereby, or, without the written consent of the Government, cut, remove, or lease my timber, gravel, oil, gas, coal, or other minerals except as may be necessary for ordivary domestic purposes.

(10) To comply with all laws, ordinances, and regulations affecting the property. (11) To pay or reimburse the Government for expenses reasonably necessary or tacidental to the protection of the lien and priority hereof and to the enforcement of or the compliance with the provisions hereof and of the note and any supplementary agreement (whether before or after default), including but not limited to coats of evidence of title to and survey of the property, costs of recording this and other instruments, attorneys' fees, trusteed fees, court costs, and expenses of

(12) Naither the property nor any portion thereof or interest therein shall be leaned, assigned, sold, transferred or encumbered, voluntarily or otherwise, without the written consent of the Government. The Government shall have the sole and exclusive rights as mortgagee hereunder, including but not limited to the power to grant consents, partial releases, subordinations, and satisfaction, and no insured holder shall her a any right, title or refrest in or to the hen or any herefits

(13) At all reasonable times the Government and its agents may inspect the property to ascertain whether the covenants

and agreements contained herein or in any supplementary a tecment are being perfermed. (14) The Government may extend and defer the maturity of and renew and samortize the debt evidenced by the note of any indebtedness to the Government secured hereby, release from liability to the Government any party to liable thereon, release portions of the property from and subordinate the lien hereof, and waive my other rights hereunder, without affecting the lieft of priority hereof or the liability to the Government of Borrower or any ther party for payment of the note or indebt-

edness secured hereby except as specified by the Government in writing. (15) If at any time it shall appear to the Gor rament that Borrower may be able to obtain a loan from a production credit association, a Pederal land bank, or other responsible cooperative or private credic scarce, at reasonable rates and terms for loans for similar purposes and periods of time, Borrower will, upon the Government's request, apply for and accept such loan in sufficient amount to pay the note and any indebtedness secured bereby und to pay for any stock accessary to be purchased in a cooperative lending ugency in connection with such loan.

(16) Default hereunder shall constitute default under any other real estate, or under any personal property of other, security instrument held or insured by the Government and executed or assumed by Borrower, and default under any such other

security instrument shall constitute default hereunder.

(17) SHOULD DEFAULT occur in the performance of discharge of any subgation secured by this instrument, or chould any one of the parties named as Borrower die or be declared an incompetent, a bankrupt, or an insolvent, or make an assignment for the benefit of creditors, the Government, at its option, with of all head notice, may (all declare the entire amount unpuld under the note and any indebtedness to the Government hereby secured immediately due and payable, (b) for the account of Borrower incur and pay reasonable expenses for repair or mai Jenur of and take possession of a perate or rent the property, (c) upon application by it and production of this instructent, without other evidence and without notice of hearing of said application, have a receiver appointed for the property, with the usual powers of receivers in like cases, (d) foreclose this instructent as provided herein or by law, and (e) enforce any and all other rights and terr dies provided

(18) The proceeds of foreclosure sale shall be applied in the following order to the payment of: (a) costs and expreses incident to enforcing or complying with the provisions hereof, (b) any prior Cens required by law or a competent court to be so paid, (c) the debt evidenced by the note and all indebtedness to the Government secured hereby, (d) inferior Hene of record required by law or a competent court to be so pold, (e) at the Government's option, any other indebtedness of Borrower owing to or insured by the Government, and (f) any balance to Borrower. At foreclosure or other sale of all or any part, of the property, the Government and its agents may bid and purchase as a stranger and may pay the Government's share of the purchase price by crediting such amount on any debts of Borrower owing to or insured by the Government, in the order

(19) As against the debt evidenced by the note and any indebtedness to the Government hereby accured, with respect to the property, Borrower (a) hereby relinquishes, waives, and conveys all rights, inchoate or consummate, of descent, dower, curtesy, homeotoad, valuation, appraisal, and exemption, to which Borroiter is or becomes entitled under the laws and constitution of the jurisdiction where the property lies, and (b) hereby agrees that any right provided by such laws or constitution for redemption or possession following foreclocure sale shall not apply, and that no right of redemption or

(20) If any part of the loan for which this instrument is given shall be used to finance the purchase, construction or repair of property to be used us an owner-occupied dwelling (herein called "the dwelling") and it honower intends to sell or rent the dwelling and hen obtained the Government's consent to do so (a) not ther Botrower nor phyone authorized to not for him will, after receipt of a bone fide offer, refuse to accollate for the sale of tental of the dwelling it will otherwise maker anayallabile or dealy the dwelling to anyone because of race, color, religion of national origin, and (b) sorrower recognizes are illegal and perchy disclaims, and will not comply with or attempt to enforce any restrictive covenants on line dwelling elating to race, color, religion, or national origin(2)) This instrument shall be subject to the present regulations of one Farmers Home Admir intration, and to its luture regulations not inconsistent with the express provisions hereos.

(22) Notices given becomes shall be sent by certified mail unless of erwise required by law, addressed, unless and onthe some other address is designated in a notice so given, in the case of the Government to Farmera Hemma Administration, United States Department of Agriculture, at Wengtcher, Wishington (988): 1, 100 in the case of Borrower to his at his not office address stated above.

(23) If any provision of this instrument or application thereof to any person or circumstance of a meldinvalid, such assumed in a direct scient powers on a application of the application or application, and to that end the provisions bereaf are declored to be severable.

WITNE'S the hand's of Somower the day and year first above written.

Gereld D. North

STATE OF WASHINGTON

COUNTY OF

Skamania

RAE D. NORTH

On this day personally applianed become one the south archaes

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GERALD D. MORTH and

CKHOWLEDGMENT

in and who encounted the within and foregoing mounteens of zolonom diget that they sized the same as Their tree and voluntary, and and deed, for the close and purchases to this mentioned.

OVOTABLES

Refer Public of the first of the