77703 BOOK 50 PAGE [illegible]

MORTGAGE

The Mortgagors, Willard J. O'Connor and Violet M. O'Connor, husband and wife,

of Stevenson, Washington

Hereby mortgage to Clark County Savings and Loan Association, a Washington corporation, the following described real property situated in Clark County, State of Washington, to-wit:
Skamania

Beginning at a point [illegible] feet south of a rock marking the intersection of the west line of the Shepard D. L. C., with the north line of Section 1, Township [illegible] North, Range 7 E. W. M., said point being the intersection of the west line of the said Shepard D. L. C. with the north line of Second Street in the Town of Stevenson; thence westerly along the north line of Second Street 610 feet to the initial point of the tract hereby described; thence north 100 feet; thence east 63 feet; thence south 100 feet to the north line of Second Street; thence west 63 feet to the initial point;

TOGETHER WITH and SUBJECT TO an easement and right of way for joint use of the existing sidewalk constructed along the east line of the above described real property.

and all interest or estate therein that the mortgagors may hereafter acquire, together with the appurtenances and all awnings, window shades, screens, mantles, and all plumbing, lighting, heating, cooling, ventilating, elevating and watering apparatus, furnace and heating systems, water heaters, burners, fuel storage bins and tanks and irrigation systems and all built-in mirrors, ovens, cooking ranges, refrigerators, dishwashers and cupboards and cabinets, and all trees, gardens and shrubbery, and other like things and matters, and other fixtures whether now or hereafter belonging to or used in the enjoyment of said property, all of which shall be construed as a part of the realty. The within described mortgaged property is not used principally for agricultural or farming purposes.

All to secure the payment of the sum of THIRTY ONE THOUSAND AND NO/100-- ($ 31,000.00) Dollars, with interest thereon, and payable in monthly installments of $ 299.16 each, month beginning on the 10th day of December , 19 73 , and payable on the 10th day of each month thereafter, according to the terms and conditions of one certain promissory note bearing even date herewith.

This mortgage lien shall continue in force and exist as security for any and all other advances which may hereafter be made by the Mortgagee to the Mortgagor, and shall continue in force and exist as security for any debt now owing, or hereafter to become owing, by the Mortgagor to the Mortgagee.

The Mortgagors hereby (jointly and severally if more than one) covenant and agree with the Mortgagee as follows:

That the Mortgagors have a valid, unincumbered title in fee simple to said premises, and will warrant and forever defend the same against the lawful claims and demands of all persons whomsoever.

That the Mortgagors will during the continuance of this mortgage, permit no waste or strip of the mortgaged premises and will keep the buildings and appurtenances on said property in good state of repair.

That the Mortgagors will pay said promissory note according to its terms. Should the Mortgagors fail to pay any installment of principal or interest provided for in said note, or any sum due under this mortgage, or breach of any covenant or agreement herein contained, then the entire debt secured by this mortgage shall, at the election of the Mortgagee, become immediately due and payable. Should the Mortgagors fail to pay any sum which they are required to pay, the Mortgagee may, without waiver of any remedy hereunder for such breach, make full or partial payment thereof, and the amount so paid with interest thereon at 10% per annum shall become immediately payable to the Mortgagee and shall be secured by this mortgage. Any payments made by the Mortgagors upon the indebtedness secured by this mortgage may be applied as the Mortgagee may elect either upon the amount which may be due upon said promissory note or upon any amount which may be due under the provisions of this mortgage.

That the Mortgagors will keep all buildings thereon continuously insured against loss or damage by fire and such other hazards as the Mortgagee may specify to the extent of the amount due hereunder, in some responsible insurance company or companies satisfactory to the Mortgagee and for the protection of the latter, and that the Morgagors will cause all insurance policies to be suitably endorsed and delivered to the Mortgagee, together with receipts showing payment of all premiums due therefor, and that the Mortgagors will keep no insurance on said building other than as stated herein. That it shall be optional with the Mortgagee to name the company or companies and the agents thereof by which the insurance shall be written, and to refuse acceptance of any policy offered, and to surrender and cause to be cancelled any policy which may be received or accepted and to place the insurance or cause the policies to be written, all at the cost, charge and expense of the Mortgagors; but in no event shall the Mortgagee be held responsible for failure to have any insurance written or for any loss or damage growing out of a defect in any policy, or growing out of the failure of any insurance company to pay for any loss or damage insured against. That the Mortgagee is authorized to compromise and settle any claim for insurance, and to receipt therefor on behalf both of the Mortgagors and their assigns and the Mortgagee.

That the Mortgagors will pay all taxes, special liens, and other governmental levies, now or hereafter assessed against the mortgaged premises, or imposed upon this mortgage or the note secured hereby, as soon as the same become due and payable, and shall immediately pay and discharge any other liens having precedence over this mortgage. And to assure prompt payment the Mortgagors agree to pay to the Mortgagee monthly budget payments estimated by the Mortgagee to equal one-twelfth of the annual insurance premiums, taxes, assessments, and other governmental levies, which are or may become due upon the mortgaged premises, or upon this mortgage or the note secured hereby, the amount of such payments to be adjusted from time to time as conditions may require. The budget payments so accumulated may be applied by the Mortgagee to the payment of such taxes, assessments, or levies, in the amounts shown by the official statements thereof, and to the payment of insurance premiums in the amount actually paid or incurred therefor. And such budget payments are hereby pledged to the Mortgagee as collateral security for full performance of this mortgage and the note secured hereby and the Mortgagee may, at any time, without notice, apply said budget payments upon any sums delinquent upon said note or under the terms of this mortgage.

In any action brought to foreclose this mortgage or to protect the lien hereof, the Mortgagee shall be entitled to recover from the Mortgagors a reasonable attorney fee to be allowed by the court, and the reasonable cost of searching the records and obtaining abstract of title or title reports for use in said action, and said sums shall be secured by this mortgage. In such foreclosure action a deficiency judgment may be entered in favor of the Mortgagee, and a receiver may be appointed at the Mortgagee's request to collect the rents, issues and profits from the mortgaged premises.

And it is further covenanted and agreed that the owner and holder of this mortgage and of the promissory note secured hereby shall have the right, without notice, to grant to any person liable for said mortgage indebtedness, any extension of time for payment of all or any part thereof, without in any way affecting the personal liability of any party obligated to pay such indebtedness.

Wherever the term "mortgagors" occurs herein it shall mean "mortgagor" when only one person executed this document, and the liability hereunder shall be joint and several.

Dated at ~~Camas~~, Washington October 23 A. D. 1973
Stevenson

Willard J. O'Connor
Willard J. O'Connor

Violet M. O'Connor
Violet M. O'Connor

RECEIVED
SKAMANIA COUNTY
AUDITOR
STEVENSON, WASH.
OC. 1973

STATE OF WASHINGTON,
County of ~~Clark~~ Skamania } ss.

On this day personally appeared before me Willard J. O'Connor and Violet M. O'Connor, husband and wife, to me known to be the individuals described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 23rd day of October 1973 A. D.

[illegible signature]
Notary Public in and for the State of Washington
residing at ~~Camas~~, therein.
Stevenson

76782

MORTGAGE

Loan No. 5493

FROM
WILLARD J. O'CONNOR
and
VIOLET M. O'CONNOR

TO
CLARKE COUNTY SAVINGS AND LOAN ASSOCIATION
Camas, Washington

STATE OF WASHINGTON } ss
COUNTY OF SKAMANIA

I HEREBY CERTIFY THAT THE WITHIN INSTRUMENT OF WRITING, FILED BY [illegible]
OF [illegible]
AT 10:10 A.M. Oct 24 1973
WAS RECORDED IN BOOK 51
OF [illegible] AT PAGE 323
RECORDS OF SKAMANIA COUNTY, WASH.
[illegible signature]
COUNTY AUDITOR
[illegible signature]
DEPUTY

Mail to
Clarke County Savings & Loan Association
CAMAS, WASHINGTON

REGISTERED
INDEXED: DIR.
INDIRECT
RECORDED:
COMPARED
MAILED