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MORTGAGE

The Mortgagors, Donald H. White and Sharon Y. White, husband and wife,

of Stevenson, Washington

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

Skamania

That portion of the Southwest Quarter of the Northeast Quarter (SW¼ NE¼) of Section 25, Township 3 North, Range 7 E. W. M., more particularly described as follows:
Beginning at the southeast corner of the Southwest Quarter of the Northeast Quarter (SW¼ NE¼) of said Section 25, said point being the center of said Section; thence north 265 feet; thence east to intersection with the west line of the county road known and designated as Kanaka Creek Road; thence southeasterly following the west line of said road to intersection with the south line of the Northeast Quarter (NE¼) of the said Section 25; thence west to the point of beginning.

SUBJECT TO easements and rights of way of record.

Official Copy

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SKAMANIA COUNTY
AUDITOR
STEVENSON, WASH.

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 fixtures 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 TWENTY THOUSAND AND NO/100 ($ 20,000.00) Dollars, with interest thereon, and payable in monthly installments of $ 187.84 each, month beginning on the 10th day of June, 1974, 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 person 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 Mortgagee upon the indebtedness secured by this mortgage may be applied as the Mortgagee may elect to any 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 specially require, in some responsible insurance company or companies satisfactory to the Mortgagee and for the protection of the latter, and that the Mortgagors will cause all insurance policies to be suitably endorsed and delivered to the Mortgagee, together with receipts showing payment of all premiums due thereon, and that the Mortgagors will keep the insurance on said buildings 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 retain possession of any policy or policies issued by it hereunder and elsewhere, and to be cancelled any policy which may be received or hereafter to place the insurance upon the premises herein mentioned, but at the loss, charge and expense of the Mortgagors; but in no event shall the Mortgagee be held responsible for failure to have such 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 loss to property covered herein in the Mortgagee and their charges and mortgagee.

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That the Mortgagors will pay all taxes, assessments, and other governmental levies, now or hereafter imposed on the mortgaged premises or against this mortgage or the note secured hereby, as the same become severally payable, and shall immediately pay and discharge any lien, encumbrance or charge against the premises which shall rank prior to the Mortgagee, either to pay to the Mortgagee monthly such payments estimated by the Mortgagee to be one-twelfth of the annual insurance premiums, taxes, assessments, and other governmental levies, which are or may become a lien upon the mortgaged premises, or upon this mortgage or the note secured hereby. The amount of such monthly payments shall from time to time be conclusively determined by the Mortgagee, and the Mortgagors shall pay to the Mortgagee such payment of such taxes, assessments, or levies, in the amounts allowed by the official assessment roll, or not to exceed the 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 such delinquent item and notify or make demand upon the mortgagors.

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 [illegible] including abstracts of title or title reports for use in said action, and such sums shall be secured by this mortgage. In any 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 indebtedness hereby secured shall have the right, without notice, to grant to any person liable for said mortgage indebtedness, or any part of the indebtedness for payment of all or any part thereof, without in any way affecting the personal liability of any party hereto or the indebtedness.

Wherever the terms "mortgagors" occur herein it shall mean "mortgagor" when only one person executes this mortgage and the liability hereunder shall be joint and several.

Dated at Cheney, Washington Stevenson December 21, A.D. 19[illegible]

Donald H. White

Sharon Y. White

STATE OF WASHINGTON,
County of Cheney Spokane } ss.

On this day personally appeared before me Donald H. White and Sharon Y. White, 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 21st day of December 1973, A.D.

Notary Public in and for the State of Washington, residing at Cheney, Washington

MORTGAGE

Dated Dec. 21, 1973

Donald H. White and Sharon Y. White

To

Mortgagee

Mortgagors address

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Recorded at request of Mortgagee

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