The Mortgagors, David A. Hussell and Mary T. Hussell, husband and wife

of Ne th Bonneville

Hereby mortgage to Riverview Savings Association, a Washington corporation, the following described real property situated in Glosh-County, State of Washington, to-wit:

A tract of land located in Section 20, Township 2 North, Range 7 E.W.M. in the George W. Johnson D.L.C. described as follows:

Seginning at a point marking the intersection of the east line of the said Johnson D.L.C. with the centerline of a transmission line easement 100 feet in width granted to the United States of America by deed dated January 19, 1942, and recorded at page 585 of 800k 28 of Deeds. Records of Skamania County, Washington; thence north 620 03' west along the centerline of said easement 422 feet to the initial point; thence north 27 57' east 160 feet; thence north 620 03' west 170 feet; thence south 27 57' west 160 feet to said centerline; thence south 620 03' east 170 feet to the initial point:

TOGETHER WITH an easement and 1 Wit of way 30 feet in width for road ancess and utilities along said transmission line and along the east 30 feet of said Johnson D.L.C. extending southerly to State Road 14:

SUBJECT TO transimesion line easement aforesaid; AND SUBJECT TO the following restrictive coverants which will run with the land: Said premises will be used only for a single family dwelling house not exceeding two stories in height with attached garage; and no boat house, dock, ramp or fence over 5 feet in height willbe constructed on said premises; and no building will be constructed within 50 feer of the waterline of Greenlea' Sloven.

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 trigation systems and all bulk-in mirrors, ovens, cooking ranges, refrigerators, dishwashers and cupboards and cabinets, and all trees, gardens and shrubery, and other like things and matters, and other fixtures whether now or hereafter belonging to or used in the enjoyment of said property, and other fixtures whether now or hereafter belonging to or used in the enjoyment of said property, and other fixtures whether now or hereafter belonging to or used in the enjoyment of said property.

All to secure the pay, ent of the sum of SIXTEEN THOUSAND FIVE HUNDRED DOLL ARS AND NO/100.--

with interest thereon, and payable in monthly installments of \$ 138.49

each, month

beginning on the 10th day of August 1975, and payable on the 10th of each month thereafter, according to the terms and conditions of one certain promissory note hearing even date herewith.

This mortgage lies shall continue in force and exist as security for any and all other advances which may hereafter be nade by the Mortgage 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 Mortgage.

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

That the Mortgago's nave 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 height 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 trade by the Mortgagors upon the indebtedness secured by this mortgage may be applied as the Mortgagoe 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 Mortgagor may specify to the extent of the amount due hereunder, in some responsible insurance company or companies gatisfactory to the Mortgage and for the protection of the latter, and that the Morgagors will cause all insurance policies to be suitably endorsed and delivered to the Mortgagor, 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 Mortgagoe 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 no event shall the Mortgagoe be held responsible for failure to have any insurance written of for any loss or damage growing out of a defect it any policy, or growing out of the failure of any insurance written of for any loss or damage growing out of the Mortgagoe is authorized to compromise and settle any claims for insurance, and to receipt therefor on behalf bout of the Mortgagors and their assigns and the Mortgagoe.

That the Mortgagors will pay all taxes, assessments, 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 lien having precedence over this mortgage. And to about promet the Mortgagors agree to pay to the Mortgage monthly budget payments estimated by the Mortgage 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 ruch payments to be adjusted from time to time as conditions may require. The budget payments so accumulated may be applied by the Mortgage 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 pledgel 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 Mortgagers a reasonable attorney fee to be allowed by the court, and the reasonable cost of searching the records and obtaining abstracts 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 l'ereby shall have the right, without notice, to grant to any person llable 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

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

July 9. , A. D. 19 75

> David A. Hussell Mary J. Vi. secl

STATE OF WASHINGTON, County of Clark Skamania On this day personally appeared before me

Dated at Camas, Washington

Stevenson

to me known to be the individual 8 described in and who exacted the within and foregoing instrument, and acknowledged

that they signed the same as their free and vok: any act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this . th day of

David A. Hussell and Mary T. Hussell

. A. D. 1975

Notary Public in and for the State of Washington residing at Camas, therein.

Stevenson

I HEREDY CERTIFY THAT THE WITH Riverview Savings Association Riverview Savings Associal MATE OF WASHINGTON | SE COUNTY OF SKAMANIA | SE

MORTGAGE