

Bank of National  
Life Insurance Company  
Washington Division

Present Address This Institution Change

Clark County, Washington

101 East 12th Street, Vancouver, Washington

495-4400

## MORTGAGE

THE MORTGAGORS, MARVIN D. CLEMANS AND CATHERINE S. CLEMANS, Husband and Wife,

hereinafter referred to as the mortgagors, mortgage to

Crown Lakes Credit Union

, State of Washington:

the following described real property, situated in the County of Skamania

The Southeast One-eighth of the Northwest Quarter of the Southwest Quarter (SE 1/8th of 1/4)

of Section 19, Township 2 North, Range 5 E. U. S. G. M.

The above described mortgaged property is not used principally for farming or  
agricultural purposes.

together with the appurtenances, and all awnings, screens, inamels, and all plumbing, lighting, heating, cooling, ventilating, elevating and watering apparatus and fixtures now or hereafter belonging to or used in connection with the property, all of which shall be construed as a part of the realty.

To secure the performance of the covenants and agreements hereinafter contained, and the payment of

Sixteen Thousand and NO/100— (\$16,000.00) —<sup>th</sup>Dollars  
with interest from date until paid, according to the terms of a certain promissory note bearing  
even date herewith.

The mortgagor covenants and agrees with the mortgagee as follows: that he is lawfully seized of the property in fee simple and has good right to mortgage and convey; that the property is free from all liens and encumbrances of every kind; that he will keep the property free from any encumbrances prior to this mortgage; that he will pay all taxes and assessments levied or imposed on the property and/or on this mortgage or the debt hereby secured, at least ten days before delinquency, and will immediately deliver proper receipts therefor to the mortgagee; that he will not permit waste of the property; that he will keep all buildings now or hereafter placed on the property in good order and repair and adequately insured against loss or damage by fire to the extent of the full insurable value thereof in a company acceptable to mortgagee and for the mortgagee's benefit, and will deliver to mortgagee the policies, and renewal thereof at least five days before expiration of the old policies.

Should the mortgagor default in any of the foregoing covenants or agreements, then the mortgagee may perform the same and may pay any part or all of principal and interest, or any other encumbrance or of insurance premiums or other charges secured hereby, and any amount so paid, with interest thereon at the highest legal rate from date of payment shall be repayable by the mortgagor on demand, and shall also be secured by this mortgage without waiver of any right or other remedy arising from breach of any of the covenants hereof. The mortgagee shall be the sole judge of the validity of any tax, assessment or lien asserted against the property, and payment thereof by the mortgagee shall establish the right to recover the amount so paid with interest.

Time is of the essence hereof, and if default be made in the payment of any of the sums herein required or in the performance of any of the covenants or agreements herein contained, then in any such case the remainder of unpaid principal, with accrued interest and all other indebtedness hereby secured, shall at the election of the mortgagee become immediately due without notice, and this mortgage may be foreclosed.

In any action to foreclose this mortgage or to collect any charge growing out of the debt hereby secured, or in any suit which the mortgagee may be obliged to defend to protect the unimpaired priority of this lien hereof, the mortgagee, to pay a reasonable sum as attorney's fees and all costs and expenses incurred in reference thereto, such sum and also the reasonable cost of searching records, which sum shall be secured hereby, and included in any decree of foreclosure.

Dated at Camas, Washington

this February 2, 1975.

*Marvin D. Clemans*  
*Catherine S. Clemans*

STATE OF WASHINGTON

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university, a college, or a school for the State of Washington, freely certify that on this 2nd  
January, 1878, personally appeared, etc.

Barvin C. Johnson and Catherine S. Johnson, husband and wife.

to me less or to be the individual, described, and who executed the foregoing instrument, and acknowledge(d) that they signed and sealed the same as their free and voluntary act and deed for the uses and purposes therein mentioned.

Given under my hand and official seal the day and year in this certificate above written.

Notary Public in and for the State of Washington (01)  
residing at *Clyman*

STATE OF WASHINGTON

County of

On this 11 day of

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before me personally appeared

to me known to be the \_\_\_\_\_ and  
of the corporality that executed the foregoing instrument, and acknowledged said instrument to be the free  
and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath  
stated that \_\_\_\_\_ authorized to execute said instrument and that the seal affixed is the corporate  
seal of said corporation.

Given under my hand and official seal the day and year in this certificate above written.

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



MAIL TO:

Crown Casco Credit Union

PO Box 1208

Conrad, WA 98607

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