## 81329

## MURTGAGE

The Mortgagors, George D. De Groote and Gloria Z. De Groote, husband and wife

of Stevenson

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

Lots 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 25, 26, 27, 28, 29, 30, 31, 32, 38, 39, 40, 41, 42, and 43 of CARSON VALLEY III according to the official plat thereof on file and of record at pags 1 of BookB of Plats, Records of Skamania County, Washington.

and all interest or estate therein that the mortgagors may be realiter acquire, together with the appurenances and all awaings, window shades, screens, mantles, and all plumbing, lighting, heating, cooling, ventilating, elevating and watering apparatus, furnace and heating systems, water heaters hurners, fuel storage hims and tanks and irrigation systems and all bullish mirrors, ovens, cooking ranges, refrigerators, dishwashers and suphord, 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 sa'd property, all of which shall be construct as a part of the realty. The within described mortgaged property is not used or agricultural or farming purposes.

All to secure the payment of the sum of NINETY THOUSAND DOLLARS AND NO/100------

with interest thereor and dayable in monthly installments of \$ interest tuch. Quarterly day of each mount thereafter, according

beginning on the 31. day or March 13.76, and payable on the day to the terms and condition of one certain processory note to roug even date horewith.

This mortigage him, it ill continue in force and exist as recurity for any and all other advances which may hereafter be made by the Mortigages to the Mortigages, and shall continue in to be and exist as security for any debt now overag, or hereafter to necome owing by the Mortigages to the Mortigages.

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

That the Mortgagors have a valid, unneumbered title in fee simple to said premises, and will warrant end forever defend the same against the lawful claims and demands of all person whomever or

That the Mortgagors wall during the continuance of this mort jage, permit no waste or strip of the mortgaged premises and will keep the buildings and appartenances 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 Install-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 tail to pay any sum which they are required to pay, the Mortgagee may, withe at the son at 10°, per annum shall become immediately payable to the Mortgagee and shall be secured by this mortgage. Any paya ents made by the Mortgagors upon the indebtedness secured by this mortgage may be applied as the Mortgagee may elect eat a upon the amount which may be due upon said promissory note or upon any amount which may be due under the province of this mortgage. score 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 satisfactory to the Mortgagor and for the protection of the latter, and that the Martgagors 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 Mortgagor 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 sutrender 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 Mortgagore 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 Mortgagors is authorized to compromise and settle any claims for insurance, and to receipt therefor on behalf both of the Mortgagors and their assigns and the Mortgagoe.

That the Mortgagors will pay all taxes, assess. and other governmental levies, now or hereafter assessed against the mortgaged premises, or imposed upon this mortgage or the note accured hereby, as soon as the sarve become due and payable, and shall immediately pay and discharge any lien having procedence over this mortgage. And to assure prompt payment the Mortgagors agree to pay to the Mortgagoe monthly budget payments estimated by the Mortgagee to equal factoristic 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, it 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 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 marts, ie 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 terms "mortgagors" occur herein it shall mean "mortgagor" when only one person executed this document, and the liability hereunder shall be joint and several.

, A. D. 1976

Dated at Carnes, Washington March 5,

Stevenson George D. DeGroote Gloria Z. DeGroot STATE OF WASHINGTON, County of Glask Skamania On this day personally appeared before me George D. DeGroote and Gloria Z. DeGroote. husband and wife to me known to be the individuals described in and who executed the within and foregoing instrument, and acknowledged signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official scal this 5th day of March Notary Public in and for the State of Washington residing at-Comps, therein, Stevenson Riverview Savings Association Riverview Savings Association MORTGAGE George D. DeGroote Gloria Z. DeGroote