## MORTGAGE

The Mortgagors, JAMES A. ROMAN and KATHLEEN M. ROMAN, husband and wife

of Washougal, Washington

Skamania

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

That portion of the West Half of the Southeast Quarter ( $W_2^{\frac{1}{2}}$  SE $_4^{\frac{1}{2}}$ ) lying westerly of the right of way acquired by the State of Washington for Primary State Highway No. 8; and the east 10 acres of the North Half of the Southwest Quarter ( $N_2^{\frac{1}{2}}$  SW $_4^{\frac{1}{2}}$ ); in Section 9, Township 1 North, Range 5 E. W. M.:

EMCEPT a tract of land described as the westerly 223.7 feet of the north 208.7 feet of the Northwest Quarter of the Southeast Quarter (NW4 SE4) of Section 9, Township 1 North, Range 5 E. N. M., granted to the State of Washington for the Cape Horn Radio Relay Station by deed dated March 15, 1965, and recorded April 6, 1965, at page 114 of Book 54 of Deeds, under Auditor's File No. 64870, Records of Skamania County, Washington.

SUBJECT TO easements and restrictions of record.



and all interest or estate therein that the merical of may hereafter acquire, together with the apparenances and all awaings, window shades, sometic, capitles, and all planetics and find heating, conting, ventilating, elevating and watering apparatus, furnace and heating, of the second of the control of t

with interest thereon and invalue in monthly installments or 8534.69 cach, beginning on the 10th day of May 1476, and sayable on the 10th day of each month thereafter, according to the terms and conditions of one certain processory note bearing even date herewith.

This mortgage her shall continue in tone and exist as security for any and all other advances which may bereafter be nade by the Mortgage, to the Mortgage, and ball continue in force and exist as security for any debt now owing or hereafter to become owing by the Vortgager to the Mortgages

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

That the Mortgagors two a valid, unincombered fills in fee simple to said premises, and will warrant and forever defend the same against the lawful clauses and demands of all person whomsoever.

That the Mortgagors wire during the continuance of this mortgage, permit no waste or strip of the mortgaged premises and wall keep the building, and appartenance, on such property in good state of repair.

That the Mortgagors will pay said promissory note according to its terms. Should the Mortgagors fall 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 Mortgagor, become immediately due and payable. Should the Mortgagors fail to pay any sum which they are required to pay, the Mortgagor may without waiver of any remedy hereinded for such breach, make full or partial payment thereof, and the amount so paid with interest thereon at 10°, per annual shall be once immediately payable to the Mortgagor 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 Mortgagor may elect either upon the amount which may be due upon said promiss my note or upon any amount which may be due under the provisions of this mortgage.

That the Mortgagors will keep a I 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 herounder, in some responsible insurance company or companies satisfactory to the Mortgagor and for the protection of the latter, and that the Mortgagors will cause all insurance policies to be suitably endorsed and delicered 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 Nortgagor 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 sutreader 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 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 grawing 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 xeceipt therefor on behalf both of the Mortgagors and their assigns and the Mortgagore.

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 assure prompt pay-twelfth of the annual insurance premiums, taxes, assessments and other governmental levies, which are or may become due non-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 Mortgage to the insurance premiums in the amounts actually paid of incurred therefor. And such budget payments are hereby pledged to the Mortgage as collatural security for full performance of this mortgage and the note secured hereby and the Mortgagee may, at 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 forecast of 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 accured 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 teams "mortgagors" occur 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

April 23

, A. D. 19 76

James A. Roman

Kathleen M. Roman

STATE OF WASHINGTON.

County of Clark

On this day personally appeared before me JAMES A. ROMAN and KATHLEEN M. ROMAN, husband and wife

to me known to be the individuals described in and who executed the within and foregoing instrument, and a knowledged

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 April, 1976 . A. D. Notary Public in and for the State in Washington residing at Camas, therein, INDEXED: DIR REGISTENED COMPARE I HEREBY CHITIEY THAT THE ESTATE COUNTY AUDITOR OF SKAMANIA COUNTY, WAS Riverview Savings Association JAMES 15. OMAN and Kathleen M. Roman Riverview Savings Association NSTRUMENT OF TRITING. FILED SY MORTGAGE COUNTY OF SKAMANIA Camas, Washington Camas, Washington AS RECURSES IN BOOK Mail To SCCOUDE