

The Mortgages, George O. DeGroot subject to the community interest of his wife
Gloria Z. DeGroot
of Stevenson
Skamania

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

PARCEL NO. 1: A tract of land located in Section 36, Township 3 North, Range 7 E.W.M. more particularly described as follows:
Beginning at a point marking the intersection of the west line of the Henry Shepard D.L.C. with the centerline of the county road known and designated as Gropper Road; Thence following the centerline of the said Gropper Road north 57° 57' west 100 feet to the initial point of the tract hereby described; thence following the centerline of the said Gropper Road north 57° 57' west 100 feet; thence north 32° 03' east to intersection with the southerly line of the tract of land conveyed to Richard A. Lawton and June L. Lawton, husband and wife, by correction deed dated November 17, 1965 and recorded November 18, 1965, at page 104 of Book 55 of Deeds, under Auditor's file No. 65946, Records of Skamania County, Washington; thence following the southerly line of said tract south 52° 32' east to a point north 32° 03' east of the initial point; thence south 32° 03' west to the initial point.

PARCEL NO. 2: Lots 6, 7, 14 and 20 of CARSON VALLEY PARK according to the official plat thereof on file and of record at page 146 of Book A of Plats, Records of Skamania County, Washington.

PARCEL NO. 3: A tract of land located in the South Half of the Southeast Quarter of the Southwest Quarter (5 1/2 SE 1/4 S 1/2) of Section 17, Township 3 North, Range 8 E.W.M. described as follows:

Beginning at the southwest corner of the SE 1/4 of the SE 1/4 of the said Section 17; thence north 01° 23' east 331.75 feet; thence south 07° 28' 30" east 670.43 feet; thence south 01° 17' 50" west 336.59 feet to the south line of the said Section 17; thence north 07° 03' 30" east 671.16 feet to the point of beginning; EXCEPT the north 70 feet there of; AND EXCEPT the east 60 feet thereof;

SUBJECT TO easements and rights of way of record.

and all interest or estate therein that the mortgagors may hereafter acquire, together with the appliances and all awnings, window shade screens, mantles, and all plumbing, heating, lighting, cooling, ventilating, elevating and watering apparatus, furnace and heating systems, water heaters, bathroom and storage tubs 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 like things and matters, and other fixtures, whether or not hereafter belonging to, and used in the enjoyment of said property, all of which shall be considered 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 TWO HUNDRED THIRTY THREE THOUSAND DOLLARS AND NO/100--
\$ 233,000.00 Dollars

with interest thereon and payable in monthly installments of \$233.77 each month

beginning on the 1st day of July 1976 and ending on the 10th day of each month hereafter, according to the terms and conditions of the original promissory note bearing date January 10, 1976.

This mortgage lien shall continue in full force and effect for any and all other advances which may hereafter be made by the Mortgagee to the Mortgagors, and shall continue until the said debt and all other debts now owing or hereafter becoming owing, by the Mortgagors 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 to and are able to said premises, and will warrant and forever defend the same against the lawful claims and demands of all persons whatsoever.

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 Mortgagors upon the indebtedness secured by this mortgage may be applied as the Mortgagee 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 Mortgagee may specify to the extent of the amount due hereunder, 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 no insurance on said building 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 accept or 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 in no event shall the Mortgagee 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 Mortgagee 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 Mortgagee.

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 payment the Mortgagors agree to pay to the Mortgagee monthly budget payments estimated by the Mortgagee 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 hereunder, 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 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 mortgage 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.

Dated at Camas, Washington May 28 A. D. 1976
Stevenson



George D. DeGroote
George D. DeGroote

Gloria Z. DeGroote
Gloria Z. DeGroote

STATE OF WASHINGTON,
County of Skamania

On this day personally appeared before me George D. DeGroote ~~notary public~~ and ~~his~~ his wife, Gloria Z. DeGroote 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 28th day of May, 1976 A. D.



George D. DeGroote
Notary Public in and for the State of Washington
residing at Camas, therein.
Stevenson

82231
MORTGAGE

Loan No. _____

KNOW

TO

Riverview Savings Association
Camas, Washington

- ST. OF WASHINGTON -
COUNTY OF SKAMANIA

I HEREBY CERTIFY THAT THIS INSTRUMENT OF WRITING FILED IN

Riverview Savings Association
AT 8:30 A.M. - JUNE 3, 1976
AS RECORDED IN BOOK 53
OF DEEDS AT CAMAS, WASH.
RECORDS OF RIVIERVIEW SAVINGS ASSOCIATION
E. DeGroote
COUNTY CLERK

Mail To

Riverview Savings Association
Camas, Washington