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BOOK 53 PAGE 513

## MORTGAGE

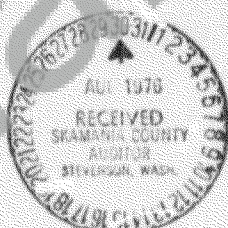
The Mortgagors. MICHAEL L. KNOBEL and SUSAN M. KNOBEL, Husband and wife  
of Washougal, Washington

Skamania

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

**BEGINNING** at the Southeast corner of the Northeast quarter of Section 20, Township 2 North, Range 5 East of the Willamette Meridian;  
thence North  $1^{\circ} 23' 49''$  East along the East line of said Northeast quarter 540.04 feet to the TRUE POINT OF BEGINNING;  
thence continuing North  $1^{\circ} 23' 49''$  East along said East line 272.02 feet;  
thence North  $88^{\circ} 12' 37''$  West parallel to the South line of the North half of the Northeast quarter of the Northeast quarter of said Section 20, 806.16 feet to the center of the road easement recorded under Auditor's File No. 82512 ( Skamania County);  
thence Southerly along said road easement to a point that bears North  $88^{\circ} 12' 37''$  East from the TRUE POINT OF BEGINNING;  
thence South  $88^{\circ} 12' 37''$  East 753.79 feet to the TRUE POINT OF BEGINNING.

SUBJECT TO easements and restrictions of record.



and all interest or estate therein (the "premises") to the lender, together with the improvements and all fixtures, window shades, screens, paintings, and other contents, including but not limited to, heating, electric and plumbing apparatus, furnace and heating systems, water heaters, hot water tanks and tanks and irrigation systems and all built-in mirrors, ovens, cooling systems, refrigerators, air conditioning and heat pumps, and all built-in cabinets and shutters, and other like things and matters, and all other contents and fixtures belonging to or used in the enjoyment of said property, all of which shall be considered as part of the realty in the within described mortgaged property, is not used primarily for agricultural or farming purposes.

All to secure the payment of the sum of **TWO THOUSAND FIFTY DOLLARS** (\$2,500.00) Dollars, with interest thereon to be paid in monthly installments of \$254.17, on the 15th day of each month, beginning on the 15th day of August, 1970, and continuing until the 15th day of each month thereafter, according to the terms and conditions of a certain promissory note bearing even date herewith.

This mortgage lien shall continue in force and effect as security for any and all other advances which may hereafter be made by the Mortgagor to the Mortgagor, and shall continue in force and effect as security for any debt now owing or hereafter owing by the Mortgagor to the Mortgagor.

The Mortgagor hereby covenants and agrees with the Mortgagor as follows:

That the Mortgagor have a valid, unencumbered title to the premises, and will warrant and forever defend the same against the lawful claims and demands of all persons who may claim.

That the Mortgagor will keep the premises free of any and all liens or claims of the Mortgagor and will keep the buildings and improvements on said property in good state of repair.

That the Mortgagor will pay said promissory note according to its terms, and if the Mortgagor fail to pay any installment of principal or interest provided for in said note, or any sum due under this mortgage, a 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 Mortgagor fail to pay any sum which they are required to pay, this Mortgage may, without notice, be foreclosed by the Mortgagor, and the Mortgagor shall be liable for the full amount of the debt secured by this mortgage, and the amount so paid with interest thereon at the per annum shall become immediately payable to the Mortgagor and shall be secured by this mortgage. Any payment made by the Mortgagor 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 promissory note or upon any other which may be due under the provisions of this mortgage.

That the Mortgagor 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 reasonable insurance company or companies satisfactory to the Mortgagor, and for the protection of the latter, and that the Mortgagor will cause all insurance policies to be suitably endorsed and delivered to the Mortgagor, together with receipts showing payment of all premiums due thereon, and that the Mortgagor 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 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 Mortgagor; but in no event shall the Mortgagor be held responsible for failure to have any insurance company to pay 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 Mortgagor is authorized to compromise and settle all claims for insurance and to receipt therefor on behalf both of the Mortgagors and their assigns and the Mortgagor.



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 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 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 herefor. 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 or 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" or use 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 August 25th

A. D. 1976

*Michael L. Brown*  
Michael L. Brown

STATE OF WASHINGTON,

County of Clark

On this day personally appeared before me \_\_\_\_\_  
personally known to me  
to me known to be the "individual" described in and who executed the foregoing instrument, and acknowledged that s/he/they signed the same as \_\_\_\_\_ free and voluntarily and for the purposes therein mentioned.

Given under my hand and official seal this 25th day of August, 1976 A. D.

*Robert L. Brown*  
Notary Public in and for the State of Washington  
residing at Camas, Oregon

REGISTERED	INDEXED	DIRECT	RECORDED	COMPARED	MAILED

Mail To

Riverview Savings Association  
Camas, Washington

82763

MORTGAGE

Loan No. 6122

FROM

MICHAEL L. BROWN

and

SUSAN M. BROWN

TO

Riverview Savings Association

Camas, Washington

STATE OF WASHINGTON }  
COUNTY OF SKAMANIA }

I HEREBY CERTIFY THAT THE WITHIN

INSTRUMENT OF WRITING, FILED BY

OF \_\_\_\_\_

AT \_\_\_\_\_

WAS RECORDED IN BOOK \_\_\_\_\_

OF \_\_\_\_\_ AT PAGE \_\_\_\_\_

RECORDS OF SKAMANIA COUNTY, WASH.

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