one because :

MORTGAGE

BESSTE L JAPRELL, a widow The M. Agagors,

of Washougal, Washington

hereby mortgage to VANCOUVER FADERAL SAVINGS AND LCAN ASSOCIATION, e corporation, located at Vancouver, Washington, MORTGAGEE, the following described real property situate in the County of Skamania

. State of Washington

and all interest or estate therein that the mortgagors may hereifter acquire.

and all interest or estate therein that the mortgagors may hereafter acquire.

The within-described property is not used primarily fee farming or agricultural purposes.

TOGETHER with all fixtures and articles of personal property owned by the Mortgagora and now or at any time hereafter attached to or used in any way in connection with the use, operation and occupation of the above described real property, and any and all buildings now or hereafter erected thereon. Such fixtures and articles of personal property, including but without being limited to all access, awaings, storm windows and doors, window shades, inlaid finor coverinus, refriger ators, boilers, tanks, furnaces, radiators, vaults and furnishings of every kind, and all heating, lighting, plumbing, go electricity, ventilating, refrigerating, air conditioning, and incinerating equipment of whatever kind and nature, elevating apparatus, furnace and heating systems, water beaters, burners, and fuel storage bins and tanks and strigation systems, and abuilt-in mitrors and cupboards and cabinets, and all trees, gardens and shrubbery, and also including installed owens, dishwashers, dryers and intercommunication systems, all of which fixtures and articles of personal property are hereby declared and shall be deemed to be fixtures and accessory to the freehold and a part of the realty as between the parties hereto, their successors and assigns, and all pressons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be subject to the lices of this mortgage, all to secure the partient of the sum of

THIETER MAN IN THE AND and payable on the --thirt-- day of each month thereafter, according to the terms and conditions of the aforesaid promissory note hearing even date betewith.

make up such deficiency. Accordingly, if there should be a default made under the provisions of this mortgage resulting in a public sale of the premises covered thereby, or if the Mortgage requires the property enterwise after default, at the time of the commencement of such proceedings, or at the time the property is enterwise acquired, the balance then remaining in the funds accumulated under this paragraph shall be applied as a cred't against the amount of the principal then remaining due

Furthermore this mortgage also secures ty advances hich the Mortgagee may make to the Mortgagors, or their successors in title or interest, for any purpose, at my time before the release and cancellation her of, but at no time shall such advances together with the balance remaining due upon the original whileation exceed the sums first secured hereby, nor shall the term of this mortgage be increased, providing, however, that mething in this paragraph contained shall be considered as limiting the amounts that may be secured hereby when advanced to protect Mortgagee's security or in accordance with other covenants contained herein.

covenants contained herein.

It is further mutually covenanted and agreed by and between the parties hereto, for themselves, their heits, personal representatives, successors and assigns, that the owner and holder of this mortgage and of the promissory note secured thereby shall have the right, without notice, to grant to any person liable for said mortgage inductedness, 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.

IT IS FURTHER EXPRESSLY AGREED: That should the said Mortgagors fail to make payment of any taxes or other charges payable by them as hereinbefore agreed, or suffer said premises to become subject to any lien or encumbrance having piecedence to this mortgage, as hereinbefore provided against, the said Mortgagee may, at its option, make payment thereof and the amount so paid, with interest thereon at the rate of the very article of the debt secured by this mortgage, without waiver, however, of any rights of said Mortgagee may said to be a subject to any light of each payment more hand ten (10) days in arrears to cover the extra expense involved in handling delinquent payments; without prejudice, however, to the Mortgagee's right to consider each such delinquency as a breach of covenant by the Mortgagor.

In the event the security is sold either by deed or contract of sale or otherwise conveyed to any person or party, and this mortgage debt remain unpaid at time of sale, then at the option of the Mortgagee, after written notice by United States Mail to the Mortgage, the rate of interest upon the indehedness secured hereby shall, from and after the date of exercise of the option, be interested to the extent of two percent or such lesser sum as the Mortgagee shall elect, provided said option shall never be used to establish an interest rate in excess of the maximum allowed by law and if this nortgage is assumed, Mortgagee's assumption fee or insurance transfer charge shall be paid by assuming party.

while not in cafault, the Mortgagors may collect and enjoy the rents, issues and profits pleaged hereby, but in case of default in any payment, or any default under provisions undertaken by the Mortgagors hereby, the Mortgagor shall have the right to cellect such rents, issues and profits and to expend such portion thereof as may be necessary for the maintenance and operation of said property and apply the balance, less reasonable costs of collection, upon the indebtedness hereby secured until all delinquent payments shall have been fully discharged

In the event sum is instituted to effect such forcelosure, the said Mortgagee, its successors of disigns, may recover therein as Attorney's feet such sum as the Court may adjudge reasonable and shall pay such reasonable fost of searching records and abstracting the same as necessarily may be incurred in forcelosure this mortgage or defending the same, which sums may be included in the deer e of forcelosure. Upon sale in any forcelosure proceedings the entire tract shall be sold as one parcel and the purchaser at any such sale shall be let into immediate and full possession of the above premises.

That in the event suit is instituted to effect such forcelosure, the said Mortgagee, its successors or assigns, shall as a matter of right and without regard to the sufficiency of the security or of waste or danger of misapplication of any of the properties of the Mortgagors, be entitled feithwith to have a receiver appointed of all the property hereby mortgaged, and the Mortgagors hereby expressly consent to fix appointment of a receiver by any court of competent principation and expressly stipulate, coverant and agree that such receiver may remain in possession and control of the mortgaged property until the final d terminal on of such suit or proceeding.

Wherever the term 'mortgagers' occurs herein it shall mean mortgager when only one person executes this document, and the liability hereunder shall be joint and several

Dated at Vinctioner Washington, December 24, .A.D. 19 76 - - - - 1, NCOUVER FEDERAL SAVINGS E 10 11 IND LOAN ASSOCIATION Vancouver, Washington VANCOUVER FEDERAL 530-00 AND LOAN ģ STATE OF WASHINGTON, COUNTY OF CLARK On this day personally appeared before me BELL I. James L. a widow to me known to be the individual described herein and who executed the within and foregoing instrument, and acknowledged

rhe uses and purposes therein mentioged.

Given under my hand, midenfficial seal this

signed the same as

à

24 December day of

, A. D. 19 76

free and voluntary act and deed, for the

Public in and for the State of Washington residing at Washington

dachou-al

and all interest or estate therein that the mortgagors may hereafter acquire.

The within-described property is not used primarily for farming or agricultural purposes.

The within-described property is not used primarily for farming or agricultural purposes.

TOGETHER with all fixtures and articles of personal property owned by the Mortgagors and now or at any time hereafter attached to or used in any way in connection with the use, operation and occupation of the above described real property, and any and all buildings now or hereafter erected thereon. Such fixtures and articles of personal property, including but without being limited to all screens, awnings, storm windows and doors, window shades, initial floor coverings, refrigerators, boilers, tanks, furnaces, additions, vaults and furnishings of every kind, and all heating, lighting, plumbing, gas, electricity, ventilating, refrigerating, air cond's coning, and incinerating equipment of whatever kind and nature, elevating and watering apparatus, furnace and heating systems, water hesters, butners, and fuel storage bins and tanks and irrigation systems, and all built-in mirrors and cupboards and cabinets, and all trees. gardens and shrubbery, and also including installed owns, dishwashers, and divers and intercommunication systems, all of which fixtures and articles of personal property are hereby declared and shall be deemed to be fixtures and accessors to the freehold and a part of the realty as between the partites hereto, their successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be subject to the lien of this mortgage, all t. secure the payment of the sum of MULTICONEM CHAILED AND MORALED.

in equal monthly installments as therein set forth beginning on the -- Li rat-day of February and payable on the -- IT PSt-- day of each month thereafter, according to the terms and conditions of the storescid promissory note bearing even date herewith.

in equal monthly installments as therein set forth beginning on the --firet.-- day of Febry 177 and papable on the --firet.-- day of each month thereafter, according to the terms and conditions of the attorexide promissory note bearing even date herewish.

The Mortgagors, for themselves and for their heirs and casigns, have covenanted and agreed and of hereby covenant and agree to and with the said Mortgagoe, its successors or assigns, as follows: They have a vanid unemcumbered title in fee simple to said premises; they have the right to mortgage the same; they will not suffer or permit sudpremises to become rubper to any lien or encumbrance that shall have precedence over this mortgage; they will neither do not suffer waste; they will keep all buildings and improvements located upon the mortgage premises in good condition and repart, and no building or other improvement will be removed or demoliable without the sometime that the contract of the contract of the same of the liability of our endorsee of additional security, or the extension of time of payment of any property that may occupy the place of a surety, nor improve the right of any renewal notes evidencing such indebtednes; they will render such as a such as may be requested by the Mortgager, they will warrant and defend said utle unto said Mortgagoe and unto his successors and sasgans, against the lawfoi claims and demands of all persons whomosover; they will pay all taxen of the said premises insured against loss by fire for their full insurable value by a fire insurance policy or policies with extended coverage during the time that the debt hereby vecured, or any part thereof, shall remain unpand. Said fire insurance to be in one or more responsible fire insurance to the said distriction or any part thereof, shall remain unpand. Said fire insurance to be in one or more responsible fire insurance to the said distriction or any part thereof, shall remain unpand. Said fire insurance to be in one or more responsible fire insurance to the said distriction

The interest rate fixed in this mortgage is agreed upon in consideration that all escrew funds will bear no interest, and, therefore, to more fully protect this prorigore, the Mortgagors, together with and in addition to the monthly installments of principal

and interest payable under the terms of the note worted hereby, will on the principal and interest payable under the terms of the note worted hereby, will on the principal day of each month until said note is fully paid, pay to the Mortgagee the following sum:

(1) A sum equal to the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the described premises (all as estimated by the Mortgagee), less all a sums already paid therefor divided by the humber of months to elapse before one month prior to the date when such premiums, taxes and assessments will become delinquent, said amounts to be held by the Mortgagee in trust to pay premiums, taxes and special assessments, as herein stated.

(2) All sums so paid, being the amounts due on the original note secured hereby and the aums stated in this paragraph, shall be applied by the Mortgagee first to taxes, assessments, fire and other hazard insurance premiums, then interest upon the note secured hereby, and the balance in amortization of the principal of said note.

If, by operation of the unit of statement shall community collection of the estimated amounts shall community collection of the estimated amounts shall community.

monthly collection of the estimated amounts shall continue.

If the total of payments made under the provisions of this paragraph, 'tall exceed the amount of the payments actually made for to es, assessments or insurance premiums, as the case may be, such excess shall be credited by the Mortgagee on subsequent payments to be made by the Mortgagers, or may be applied upon the principal of sid note. If, however, said amounts are not sufficient to pay said items, the Mortgagers further agree that they will pay to the Mortgagee any amount necessary to

A tract of land logated in the Couthwest marter of the Coutheast quarter of Section 1, A tract of land logared in the loutenest marrer of the outbeast warrer of Section 1, Township 1 North, Rance 5 Wast, d. M., more particularly described as follows: Beginning on the Northerly boundary of the lookars, Portland, & Seattle Railway Company's right of way at a point 3,002.9 feet Wast and 293 feet Worth of the Southwest corner of the or way at a round 3,002.9 reet base and 23 reet bothe Southerly boundary of Frimary State said Section 1; thence North 231.3 feet to the Southerly boundary of Frimary State Highway No. 8; thence along the Southerly boundary of said highway North 57 20' East 417 feet; thence South 297.7 feet; thence South 65 16' West along the Northerly boundary of each right of way 366. In feet to the point of beginning; said tract containing 2.15 acres, more or less; EXCEPT a strip of land 0.17 acres, more or less; EXCEPT a strip of land 0.17 acres, more or less, along the dest side thereof conveyed to Hazel Gibson by deed dated June 2, 1933, and recorded May 16, 1915, at page 360 of Book 30 of Dadds, records of Skamania County, Washington. TOOETHER WITH an easement for a water pipeline and the right to take with from a certain apring or stream known as Twin Creek as described in deed dated September 2, 1931, and recorded at page 560 of Book W of Boeds, Records of Skamania County, Mashington.

shall have the right, without notice, to grant the non-person Hable for said mortga, mally liness, any excension of time for payment of all or any zer thereof, without in any way affecting the proposal liability of any party obligated to pay such indebtedness. In the event the security is sold either by deed or contract of sale or otherwise conveyed 12 any person or party, and this mostage debt remain unpaid at time of sale, then at the uption of the Mortgagor, after written notice by United States Mail to the Mortgagor, the rate of interest upon the indebtedness secured hereby shall, from and after the date of exercise of the option, be increased to the extent of two percent or such lesser sum as the Mortgagor shall elect; provided said option shall never be used to establish an interest rate in excess of the miximum allowed by law and if this mortgage is assumed, Mortgagee's assumption fee or insurance transfer charge shall be paid by assuming party. While not in default, the Mortgagors may collect and enjoy the rents, issues and profits pledged hereby, but in case of default in any payment, or any default under provisions undertaken by the Mortgagors hereby, the Mortgagee shall have the right to collect such rents, issues and profits and to expend such portion thereof as may be necessary for the maintenance and operation of said property and apply the balance, less reasonable costs of collection, upon the indebtedness hereby secured until all delinquent payments shall have been fully discharged. In the event suit is instituted to effect such forcelosure, the said Mortgagee, its successors or assigns, may recover therein as Attorney's fees such sum as the Court may adjudge reasonable and shall pay such reasonable cost of searching records abstracting the same as necessarily may be incurred in foreclosing this mortgage or defending the same, which sums may be included in the decree of foreclosure. Upon sale in any foreclosure proceedings the entire tract shall be soid as one parcel and the purcharer at any such sale shall be let into immediate and full possession of the above premises. and the putcharer at any such sale shall be let into immediate and full possession of the above premises.

That in the event suit is instituted to effect such foreflostine, the said Mortgagee, its successors or assigns, shall as a matter of right and without regard to the suit ciency of the accurity or of waste or danger of misapplication of any of the properties of the Mortgagots, be entitled forthwith to have a receiver appointed of all the property hereby mortgaged, and the Mortgagots hereby expressly consent to the appointment of a receiver by any court or tompetent jurisdiction and expressly stipulate, covenant and agree that such receiver may remain in possession and control of the mortgaged property until the final determination of such suit or proceeding.

Wherever the term "mortgagors" occurs by a it shall mean "mortgagor" when only one person executes this document, and the liability bereunder shall be joint and several. December 24, . A. D. 19 76 Dated at XXXXXXXXXX Washington. Washoural. รารบริการับหั. Billion of 3th AND LOAN ASSOCIATION AND LOAN ASSOCIATION Vancouver, Washington VANCOUVER FEDERAL VANCOUVER FEDERAL PARTIES 530-00 th: Maii STATE OF WASHINGTON. COUNTY OF CLARK On this day personally appeared before me. BESTELL, JARRETL, a widow to me known to be the individual described herein and who executed the within and foregoing instrument, and acknowledged that signed the same as hor free and voluntary act and died, for the The uses and purposes therein mefftioged. Given under my hand, andontficial seal this day of December . A. D. 19 76 Notary Public in and for the State of Washington residing at Mancouyer, therein, Jashou al