54-10222

The Monigagors, GEORGE D. DEGROOTE AND GLORIA Z. DEGROOTE, husband and wife

Hereby mortigage to Rivervier Savings Association, a Washington corporation, the following described real property situated in Eliza County, State of Washington.

Lots: 4,5,6 and 7 of CARSON VALLEY II according to the official plat thereof on file and of record at page 155 of Book A of plate, Records of Skamania County, Washington.



and all interest or estate therein that the mortgagors may hereafter acquire, together with the appurtenances and all awnings, window shades, screens, mantles, and all plumbing, lighting, heating, cooling, ventilating, elevating and watering equartus, window shades, screens, mantles, and all plumbing, lighting, heating, cooling, ventilating, elevating and all built-in mittors, turnace and heating systems, water heaters, burn as, fuel ztorage bins and tanks and irrigation systems and all built-in mittors, oxidens, refrigerators, dishwashers and cupboards and cabinets, and all trees, narrigens and shruberry, and other fixtures whether now or hereafter belonging to or used in the enjoyment of said projectly, like things and matters, and other fixtures whether now or hereafter belonging to or used in the enjoyment of said projectly, all of which shall be construed as a part of the realty. The within described mortgaged property is not used intercipally for agricultural or farming purposes.

with interest thereon, and payable in monthly installments of \$ 1,021.31 ginning on the 10th day of October 10 77 and payable on the 10th day of each month thereafter, according the terms and conditions of one certain promissory note bearing even date herewith. beginning on the

This mortgage lien shall continue in force and exist as security for any and all other advances which may be nearly not by the Mortgage to the Mortgagor, and shall continue in force and exist as security for any debt now owing, or nerestite to become owing, by the Mortgagor 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 in fee sizeple to said premises, and will warrant and forever defend the same against the lawful claims and demands of all person whoms lever.

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 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 Mortgagors, become immediately due and payable. Should the Mortgagors fail to pay any sum which they are required to pay, the Mortgagor may, without atoly 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 hereunder for such breach, make full or partial payment thereof, and the amount so paid with interest 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 Mortgage 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 payments made by the Mortgagors upon the indebtedness secured by this mortgage may be due under the provisitions of this mortgago.

sions of this mortgage.

That the Mortgagors will keep all buildings thereon continuously invared against loss or daming by fire and such other hazards as the Mortgagee may specify to the extent of the amount doe because, in some responsible insurance company or companies ratisfactory to the Mortgagee and for the protection of the latter, and that the Mortgagors will cause all insurance companies ratisfactory to the Mortgagee and delivered to the Mortgagee, together with receipts showing payment of all premiums due policies to be suitably endorsed and delivered to the Mortgagee, 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 Mortgagoe to name the company or companies and the agents thereof by which the insurance shall be written, and to the Mortgagoe to name the company or companies and the cost, charge and expense of the Mortgagoe; but the policies to be written, all at the cost, charge and expense of the Mortgagoe; but the Mortgagoe is held to be a failure of any insurance company to pay for any loss or damage growing in no event shall the Mortgagee be held to compromise and settle any claims for insurance, and to receipt therefor on behalf against. That the Mortgagee is authfrized to compromise and settle any claims for insurance, and to receipt therefor on behalf both of the Mortgagoes and their usilgns and the Mortgagee.

That the Mortgagore 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 Rortgagors agree to pay to the Mortgage on monthly budget payments submined by the Mortgage of ciqual structure of the annual insurance premiums, taxes, assessments, and other governmental levies, which are or may become due upon the mortgaged promises, 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 localization of such taxes, assessments, or levies, in the amounts shown by the official statements thereof, and to this payment of such taxes, assessments, or levies, in the amounts shown by the official statements thereof, and to this 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 suma delinquent upon said note or under the terms of this mortgage.

In any action prought 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 scarching the records and obtaining abstracts of title for title reports for use in said action, and said sums shall be secured by this mortgage. In such fore-closure 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 agreety sit. "have the right, without notice, to grant to any person liable for said mortgage indebtedness, any extension of time for phymical 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 Cames, Washington Stevenson

April 4

, A. D. 10 77

GEORGE D. DEGROOTE

GLORIA Z. DEGROOTE

STATE OF WASHINGTON.

County of Clark Skamania

On this day personally appeared before me GEORGE D. DEGROOTE AND GLORIA Z. DECROOTE, husband and wife.

to me known to be the Individual B described in and who executed the within and foregoing instrument, and acknowledged

signed the same as theirfree and voluntary act and deed, for the uses and purposes therein mentioned. thev that

April.

Given under my hand and official scal this 4th day of

1811100 11 Notary Public in and for the State of Washington

residing of Camps, therein.

WORTGAGE LOST NO. - 5327.

Riverview Savings Association

HEREN CERTS THAT THE COUNTY OF STANANIA

Savings Association