



That the Mortgagor 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 ensure prompt payment the Mortgagor agree to pay to the Mortgagee monthly budget payments estimated by the Mortgagee to equal two-thirds 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 deducted 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, to the amount shown by the official statement thereto, and in the payment of insurance premiums in the amount actually paid or incurred therefor. And such budget payments and 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 due and payable 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 such action, and said sums shall be recovered 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 debtor 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.

Whenever the terms "mortgagors" occur hereon it shall mean "mortgagor" when only one person executed this document, and the liability hereinafter shall be joint and several.

Dated at Oakes, Washington April 12  
Stevenson

A. D. 1977

*Stuart H. Milne*  
STUART H. MILNE

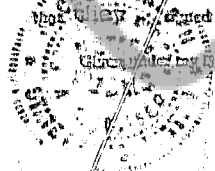
*Emma M. Milne*  
EMMA M. MILNE

STATE OF WASHINGTON  
County of JEFFERSON

On this day personally appears before me STUART H. MILNE and EMMA M. MILNE, husband and wife to me known to be the individuals described in and who executed the within and foregoing instrument, and acknowledged that they executed 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 12th day of

April 1977 A. D.  
*Paul Cohen*  
Notary Public in and for the State of Washington  
Residing at Oakes, therein  
Stevenson



Received  
First Savings Association  
for Oakes, Washington

MORTGAGE

STUART H. MILNE  
EMMA M. MILNE

First Savings Association  
Oakes, Washington

RECEIVED AT OAKES WASH BY  
STUART H. MILNE  
EMMA M. MILNE  
APRIL 12 1977