

MORTGAGE

SK 10384

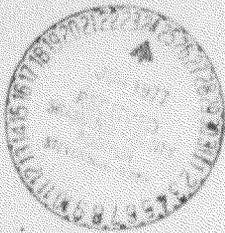
The Mortgagors, ** VERNON L. LUCKEY AND IRENE H. LUCKEY, husband and wife **
of Underwood, Washington

Skamania County,

Home mortgage to Reserve Savings Association, a Washington corporation, the following described real property, situated in ~~Washington~~ State of Washington, to-wit:

LOT 8 OF BLOCK ONE OF UNDERWOOD CREST ADDITION ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD AT PAGE 154 OF BOOK A OF PLAT RECORDS OF SKAMANIA COUNTY, WASHINGTON.

SUBJECT TO: Building Restrictions and Restrictive Covenants and Easements of rights of way of record.



and all interest or estate therein that the mortgagors may hereafter acquire, together with the improvements and all awnings, window shades, screens, mantles, and all plumbing, lighting, heating, cooling, ventilating, elevating, and electrical apparatus, furnace and heating systems, water heaters, furnaces, fuel storage bins and tanks and irrigation systems, and all other fixtures, systems, fixtures, ranges, refrigerators, dishwashers and appliances and cabinets, and all other contents and fixtures and other like things and matters, and all other fixtures, whether now or hereafter, belonging to or used in the enjoyment of said property, all of which shall be considered a part of the real estate within described, mortgaged property, not used primarily for agricultural or farming purposes.

All the above for the payment of the sum of ** THIRTY THOUSAND FIVE HUNDRED DOLLARS AND NO/100 ***** 30,500.00

with interest thereon, and to be paid in monthly installments of \$ 255.96 each month beginning on the 10th day of August 1977 and payable on the 10th day of each month thereafter, according to the terms and conditions of the certain promissory note bearing such date hereon.

The mortgage hereon shall continue in full force and effect as security for the principal and all other advances which may hereafter be made by the Mortgagee to the Mortgagors, and shall continue in full force and effect as security for any debt now existing or hereafter existing on the part of the Mortgagors to the Mortgagee.

The Mortgagors hereby jointly and severally and more than one covenant and agree with the Mortgagee as follows:

That the Mortgagors have a valid, unimpaired and enforceable title to said premises, and will warrant and forever defend the same against the lawful claims and demands of all persons whosoever.

That the Mortgagors will during the continuance of this mortgage, permit no waste or stop of the mortgaged premises, and will keep the buildings and improvements on said premises 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, or any sum due under this mortgage, or breach of any covenant or agreement herein contained, the principal sum 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 each 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 sec. of 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 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 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 claim for insurance, and to receipt therefor on behalf 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 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 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 I shall mean "mortgagor" when only one person executed this document, and the liability hereunder shall be joint and several.

Dated at ~~Cassia~~ Washington June 23, 1977
White Salmon,

A. D. 1977

VERNON D. LUCKEY

IRENE H. LUCKEY

STATE OF WASHINGTON

County of ~~Cassia~~ Skamania

On this day personally appeared before me ** VERNON D. LUCKEY AND IRENE H. LUCKEY, husband and wife, 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.

Gave under my hand and official seal this 23rd day of

JUNE

A. D. 1977

Notary Public in and for the State of Washington
residing at ~~Cassia~~ thereon.
Stevenson

84310

MORTGAGE

Loan No. #6459

FROM

VERNON D. LUCKEY
and
IRENE H. LUCKEY

TO

Riverview Savings Association

Cassia, Washington

STATE OF WASHINGTON
COUNTY OF SKAMANIA

INDEXED - CERTAIN THAT THE VENDOR

WAS FULLY PAID BY

at 11:00 a.m. 6/24/77

Mailed To

Riverview Savings Association

Cassia, Washington

Table with columns: REGISTERED, INDEXED, FILED, and other tracking information.