

FIDELITY NATIONAL
TITLE INSURANCE

A TICO COMPANY

MORTGAGE

SL-100646
1-5-1-100

THE MORTGAGOR Jack A Harper, a single man

hereinafter referred to as the mortgagor, mortgages to

CROWN CAMAS CREDIT UNION

the following described real property situate in the County of Skamania, State of Washington: A tract of land located in the Northeast Quarter of the Southeast Quarter (NE $\frac{1}{4}$ SE $\frac{1}{4}$) of Section 4, Township 1 North, Range 5 East of the Willamette Meridian described as follows:

Beginning at the Northwest corner of the NE $\frac{1}{4}$ of the SE $\frac{1}{4}$ of the said Section 4; thence East 520 feet along the North line of said subdivision to the initial point of the tract hereby described; thence South 1,320 feet, more or less, to the South line of said subdivision; thence East along the South line of said subdivision 599 feet, more or less, to a point 201 feet from the Southeast corner of the NE $\frac{1}{4}$ of the SE $\frac{1}{4}$ of the said Section 4; thence North 496 feet, more or less, to the center of the channel of Canyon Creek; thence following the center of the channel of Canyon Creek in a South-westerly direction to a point 400 feet East of the East line of the said Section 4; thence North to the North line of the NE $\frac{1}{4}$ of the SE $\frac{1}{4}$ of the said Section 4; thence West along the North line of said subdivision 400 feet, more or less, to the initial point.

The within described mortgaged property is not used principally for farming or agricultural purposes.

together with the appurtenances, and all awnings, screens, inlets, and all plumbing, lighting, heating, cooling, ventilating, elevating and watering apparatus and fixtures now or hereafter belonging to or used in connection with the property, all of which shall be construed as a part of the realty.

To secure the performance of the covenants and agreements hereinafter contained, and the payment of ---thirty-three thousand, two hundred and 00/100-----(\$33,200.00)----- Dollars with interest from date until paid, according to the terms of a certain promissory note bearing even date herewith.

The mortgagor covenants and agrees with the mortgagee as follows: that he is lawfully seized of the property in fee simple and has good right to mortgage and convey it; that the property is free from all liens and encumbrances of every kind; that he will keep the property free from any encumbrances prior to this mortgage; that he will pay all taxes and assessments levied or imposed on the property and/or on this mortgage or the debt hereby secured, at least ten days before delinquency, and will immediately deliver proper receipts therefor to the mortgagee; that he will not permit waste of the property; that he will keep all buildings now or hereafter placed on the property in good order and repair and continuously insured against loss or damage by fire to the extent of the full insurable value thereof in a company acceptable to mortgagee and for the mortgagee's benefit, and will deliver to mortgagee the policies, and renewal thereof at least five days before expiration of the old policies.

Should the mortgagor default in any of the foregoing covenants or agreements, then the mortgagee may perform the same and may pay any part or all of principal and interest of any prior encumbrance or of insurance premiums or other charges secured hereby, and any amount so paid, with interest thereon at the highest legal rate from date of payment shall be repayable by the mortgagor on demand, and shall also be secured by this mortgage without waiver of any right or other remedy arising from breach of any of the covenants hereof. The mortgagee shall be the sole judge of the validity of any tax, assessment or lien asserted against the property, and payment thereof by the mortgagee shall establish the right to recover the amount so paid with interest.

Time is of the essence hereof, and if default be made in the payment of any of the sums hereby secured, or in the performance of any of the covenants or agreements herein contained, then in any such case the remainder of unpaid principal, with accrued interest and all other indebtedness hereby secured, shall at the election of the mortgagee become immediately due without notice, and this mortgage may be foreclosed.

In any action to foreclose this mortgage or to collect any charge growing out of the debt hereby secured, or in any suit which the mortgagee may be obliged to defend to protect the unimpaired priority of the lien hereof, the mortgagor agrees to pay a reasonable sum as attorney's fees and all costs and expenses in connection with such suit, and also the reasonable cost of searching records, which sums shall be secured hereby and included in any decree of foreclosure.

Dated at Camas, Washington

this July 23, 1977

Jack A Harper
 _____ (SAL)

(SAL)

STATE OF WASHINGTON

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County of Clark

I, the undersigned, a notary public in and for the State of Washington, hereby certify that on this 23rd day of June, 1977 personally appeared before me

Jack A Harper, a single man

to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that he signed and sealed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal the day and year in this certificate above written.

Doris M. Shoup
Notary Public in and for the State of Washington,
residing at *Washougal*

STATE OF WASHINGTON

County of

On this day of

before me personally appeared

to me known to be the and
of the corporation that executed the foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that authorized to execute said instrument and that the seal affixed is the corporate seal of said corporation.

Given under my hand and official seal the day and year in this certificate above written.

Notary Public in and for the State of Washington,
residing at



MAIL TO:

CROWN CAMAS CREDIT UNION

PO BOX 1108

CAMAS, WASHINGTON 98607

83843

MORTGAGE

TO

STATE OF WASHINGTON
COUNTY OF SKANAWA

I HEREBY CERTIFY THAT THE WITHIN

INSTRUMENT OF RECORD FILED BY

Shirley La Valle Co

OF *Skamania*

IT 11 00 A 6-24-77

RECORDED IN BOOK 54

* *mtg*

RECORDS & COMM. DIV.

WASH

SEP 1 1977

BY *E. J. Shoup*

NOTARY PUBLIC

STATE OF WASHINGTON

COMMISSION EXPIRES 12/31/79

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