

REAL ESTATE MORTGAGE

THE MORTGAGORS.

Margarete I and Robert G. Warrick, husband and wife,

of P.O. Box 283, Stevenson, Washington 98648

of P.O. BOX 283, STEVENSON, WASHINGTON, hereby mortgage to CLARK COUNTY SCHOOL EMPLOYEES CREDIT UNION, a corporation, located at Vancouver, Clark County, Washington, Mortgage, the following described real property situate in the County of SKAMANIA, State of WASHINGTON, to wit:

LOTS 7 and 8, Maple Hill Tract #3



Together with all buildings and other improvements now or hereafter located thereon, all rights and interests aincurrent thereto (including rights in easements, agreements, water supply and drainage rights and shares or memberships evidencing such rights), all property, equipment and alliances now or hereafter in any manner affixed or attached to such land or the buildings or improvements thereon for use in connection therewith, even though such items may be removed for convenience, such as storm windows, doors, screens, awnings and like items which shall for the purpose of this mortgage be deemed a part of said real property, and my interest therein which mortgagor may hereafter acquire, together with all rents, issues and profits thereof, all of which are herein referred to as "said property".

The debt secured by this mortgage is in the principal sum of **THREE HUNDRED FIFTY SEVEN AND 64/100ths** Dollars (\$ 39,750.00).
payable in **240** monthly installments of **Dollars 155.64**, each, all in accordance
with the terms and conditions of this note, a duly executed instrument, which note is of even date with this mortgage and is made, executed and
delivered by the mortgagor to the mortgagee concurrently with this mortgage, and as a part of this contract.

Furthermore this mortgage will secure any advances which the Mortgagor may make to the Mortgagors, or their successors in title or interest, for any purpose, at any time before the unpaid and undisputed amount, but at no time shall such advances together with the balance remaining due upon the original obligation exceed the sum first set out herein, or less than half of the original amount, provided, however, that history in this paragraph contained shall be considered as limiting the amounts that may be advanced by the above named to protect Mortgagor's security in accordance with other covenants contained herein.

The within described property is not used principally for agricultural or forestry use.

THE MORTGAGOR HEREBY COVENANTS AND AGREES WITH THE MORTGAGEE THAT

The mortgagor hereby covenants and agrees that he will keep in existence and not other than his property covered by this mortgage insured against fire by fire and that he will have in sum at least equal to the principal amount of the mortgage, its unpaid value thereof, such insurance as aforesaid shall be issued by a reliable company, to be so far as may be necessary to defray the expense of the prosecution of the mortgagee, the said policy shall be issued by the mortgagor in the name of the mortgagor, and that it shall be payable to the mortgagor, in accordance with the terms of the mortgage. Mortgagor covenants to do all things necessary to obtain prompt settlement for each and every loss or claim covered by any such policy, to be prompt to pay premiums that he will pay promptly all premiums of such insurance, and that he will pay entirely and before demand, any and all expenses of suit, legal expenses, special assessments and other amounts that will, which may hereafter be levied against or made up upon the mortgaged property, the furniture, fixtures, the buildings, and appurtenances on the said property on a fixed date of repair, all to the effect that the value of said property shall not be diminished by reason of the making of such repairs.

44 All or any part of the principal amount at this rate may be paid in advance at any time with interest to the date of such payment.

(ii) To honor as more fully and completely as may be the obligation of the mortgagor, the mortgagor, his heirs, executors and administrators, and the wife of the mortgagor, shall pay to the mortgagee and to the trustee, on the first day of each month until the principal and interest paid, will pay to the mortgagee

A sum equal to the ground rent, taxes and dues and the amounts that will next become due and payable on account of fire and other hazards, insurance premiums and property taxes, against the taxes and assessments and on the unexpired property left as estimated by the appraiser, plus expenses of removal and delivery of the property to the buyer before the 1st month prior to the date when such ground rents, premiums, taxes, insurance premiums and property taxes are due.

b. All payments mentioned in the preceding paragraph of this paragraph and all payments to be made under the note excepted hereby shall be added together and the aggregate amount thereof shall be paid by the mortgagor each month in a single payment to be applied to the mortgage to the following items in the order of their appearance:

— The following is a list of the names of the members of the Board of Education of the City of New York.

References

19. Are they in or have they left the church? Ans.

Any deficiency in the amount of any such arrearage monthly payment(s), unless made good by the mortgagor prior to the due date of the next scheduled payment, shall entitle an agent of GULFPORT under this mortgage

IV: The Mortgagor may collect a late charge imposed in accordance with the By-Law of the Credit Union, for failure to comply with the terms and conditions of this mortgage.

V. If the total payments made by the mortgagor under a of paragraph III preceding that exceed the amount of the payment already made by the mortgagor for ground rent, taxes, assessments, or insurance premiums, as the case may be, such excess, shall be deducted by the mortgagor or subsequent payments to be made by the mortgagor. If, however, the monthly payments made by the mortgagor under a of paragraph III preceding shall not be sufficient to pay ground rent, taxes, assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the mortgagor shall pay to the mortgagee any amount necessary to make up the deficiency as of before the d^o when payment of such ground rent, taxes, assessments or insurance premiums is to be due. If at any time the mortgagor under the provisions hereinafter made, that tender to the mortgagee, full payment of the entire indebtedness represented by the note, the mortgagor shall in computing the amount of such indebtedness credit to the account of the mortgagor all payments made under the provisions of a of paragraph III hereto which the mortgagor has not become obligated to pay. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the mortgagor acquires the property otherwise after default, the mortgagor shall apply, at the time of the commencement of proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under a of paragraph III preceding as a credit against the amount of the principal remaining unpaid under said note.

VI. He will pay all taxes, assessments, water rates and other governmental or municipal charges, fines or impositions for which provision has not been made herebefore and will promptly deliver the official receipts therefor to the said mortgagor, and in default thereof the mortgagor may pay the same.

14. The mortgagor further covenants and agrees that the loan secured by this mortgage is made upon the personal character and integrity of the mortgagor, as well as upon the security offered, and that therefore he will not convey this mortgaged property, or any interest therein, if Mortgagor sell, convey, transfer or dispose of the above described property, Mortgagor may accelerate the debt due and owing and declare the full unpaid balance of principal due and payable.

VIII. All compensation and each and every award of damages in connection with any condemnation for public use of or injury to all or any part of said property is hereby assigned and shall be paid to mortgagor, which may use, release or apply such money so received by it to the payment of accrued interest and reduction of principal amount owed, without penalty to mortgagor; and mortgagor shall in this connection execute such further assignments as mortgagee may require. It is understood and agreed that in connection with any settlement, court action or other disposition of an action pertaining to the mortgaged property the same shall be maintained by the mortgagor, or his successors for the benefit of mortgagor and mortgagee with proceeds applied as heretofore stated; provided that, from such proceeds first shall be deducted all reasonable costs and attorney's fees derived in maintaining the preservation of the rights of the parties. If mortgagor, or his successors refuse or neglect to protect the interest of the parties, mortgagee may appear in its own name or name of mortgagor in such action and from any amount recovered first deduct all reasonable costs and attorney's fees derived therefrom, and apply the balance as above stated. At any time or from time to time without liability therefor, without notice and without releasing or otherwise affecting the liability of any person for payment of any indebtedness or performance of any obligation hereby secured, mortgagee may extend the time for or release any person now or hereafter liable for payment of any or all such indebtedness or performance of any or all such obligations or accept or release additional security therefor, or subordinate or release the lien or charge hereof as to all or any part of said property, consent to the making of any map or plat thereof, or join in granting any easement thereon.

IX. Now if the mortgagor shall fail to pay any installment of principal or interest upon this debt, or should he fail to perform strictly all other covenant or condition of this mortgage or of the note evidencing the debt secured hereby, time being strictly of the essence, then, at the election of the mortgagor, the whole debt accrued hereto shall become immediately due and payable; and this mortgage may be immediately foreclosed, and the property covered by this mortgage may be sold as provided by law; or if the mortgagor shall fail to pay any installment of taxes, special assessments or other governmental levies that may become due before he shall fail to purchase and pay the premium on any policy of insurance, then the mortgagor may pay or advance such sums as may be necessary to pay such a part of the debt secured hereby.

X The mortgagor further agrees that should there be default in the payment of any installment of principal or interest on said debt, or should he otherwise fail in the strict performance of this contract, and any expense is incurred by the mortgagee in the way of attorney's fee, abstracting, examining records, travel, or any other expense resulting from such default, then such items of expense may be added to and become a part of the debt secured hereby.

XI. The mortgagor further agrees that should he fail to make the payments as herein provided or should he fail to perform any other covenant or condition of this contract, in the case of a foreclosure action he will pay, in addition to the principal and interest item due and in addition to any items of expense above mentioned, such sum as the court may adjudicate reasonable as attorney's fee in such foreclosure action.

XII. Further, in case of default, it is agreed that the mortgagor may immediately take possession of the mortgaged property in case it is vacant or if occupied by a tenant, then the mortgagee may immediately collect and retain any and all accrued, or accruing, rentals and apply the same upon the debt secured hereby, and this instrument shall be construed and shall have the effect of an assignment of such accrued, and accruing, rentals. Also, in case action is brought to foreclose this mortgage or to collect the debt secured hereby, the mortgagor consents that a receiver may be appointed by the Court without notice to the mortgagor, and the Court is authorized to empower such receiver to take charge of the mortgaged property to collect and receive rents therefrom or otherwise manage the said property for the protection of the parties during the pendency of such foreclosure action.

XIII. It is further agreed that the covenants and agreements herein contained are just and several and shall be binding upon and between the parties at the time, despite, local representatives, or successors, in interest of the said business, if after five years from the execution hereof, any party to this instrument, or the changes and relation will be liable to read and written in the original of the former, from day to day.

XIV. Further, on termination of the mortgagor's employment, the entire balance of the mortgage may at the option of the mortgagor, be paid off.

21st day of September

STATE OF WASHINGTON
Dec 11, 18 - Clai

On this day they were married before me, Margarette I and Robert C Warrick, husband and wife,

to the known to the individuals described and who executed the within and foregoing instrument and acknowledged that they signed the same.

Given under my hand and affixed seal this 21st day of September

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

REAL ESTATE MORTGAGE		REGISTERED AT:	
		INDEXED IN:	
		SEARCHED:	
		COPIED:	
		RECORDED:	
		CONTRACTED:	
		SCHOOL:	CLARK COUNTY
		EMPLOYEES CREDIT UNION	Vancouver, Washington 98663
		P.O. BOX 1816	
		INDIRECT:	
		MORTGAGE:	
		—TC—	
		STATE OF WASHINGTON	
		COUNTY OF:	
		FILED FOR RECORD AT THE REQUEST OF MORTGAGEE ON	
		at _____ minutes past _____ o'clock _____ A.M.	
		and recorded in Vol. _____ page _____ of Mortgagee's	
		Records & at County _____	
		By _____	
		County Auditor	
		Deputy	