

MORTGAGE

Sk-10561

2-10-22-600

The Mortgagors, DENNIS E. MINER AND DEBRA F. MINER, husband and wife,
of Skamania, Washington,

Skamania

Hereby mortgage to Riverview Savings Association, a Washington corporation, the following described real property situated in Clark County, State of Washington, to-wit:

The North 21 acres, as determined by a South boundary extending due East and West of the following described tracts of land:

The Southwest Quarter of the Southwest Quarter of Section 22, Township 2 North, Range 6 E.M.M., and all that portion of the Southeast Quarter of the Southwest Quarter of the said Section 22 lying westerly of the center line of County Road No. 1014, designated as the Woodard Creek Road northerly of the following described line: Beginning at a point 350 feet North of the Southwest corner of the Southeast Quarter of the Southwest Quarter of the said Section 22; thence East parallel to the South line of the said Section 22 to intersection with the center line of County Road No. 1014.

SUBJECT TO easements and restrictions of record.



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 apparatus, furnace and heating systems, water heaters, burners, fuel storage bins and tanks and irrigation systems and all built-in stoves, ovens, cooking ranges, refrigerators, dishwashers and cupboards and cabinets, and all trees, gardens and shrubbery, and other like things and fixtures, whether now or hereafter belonging to or used in the enjoyment of said property, all of which shall be construed as a part of the realty. The within described mortgaged property is not used principally for agricultural or farming purposes.

As to secure the payment of the sum of FOURTYTHREE THOUSAND AND NO/100 \$43,000.00 Dollars.

with interest thereon, and pay the same in monthly installments of \$437.66 each, monthly beginning on the 1st day of February, 1923, and payable on the 10th day of each month thereafter, according to the terms and conditions of the certain promissory note bearing even date herewith.

This mortgage shall continue in force and exist as security for any and all other advances which may hereafter be made by the Mortgagor to the Mortgagee, and shall continue in force and exist as security for any debt now owing, or hereafter to be made by the Mortgagor to the Mortgagee.

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

That the Mortgagor have a valid, unencumbered title in fee simple to said premises, and will warrant and forever defend the same against the claims and demands of all persons whomsoever.

That the Mortgagor 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 or 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 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 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 Mortgagee 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 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 suitably bonded 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 therefor, 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 company to pay for any loss or damage insured out of a debt 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 claims for insurance, and to receipt therefor on behalf both of the Mortgagors and their assigns and the Mortgagee.

