

MORTGAGE

The Mortgagors, DONALD J. BEACH AND CONSTANCE A. BEACH, husband and wife
of Washington, Washington, hereby mortgage to **VANCOUVER FEDERAL SAVINGS AND LOAN ASSOCIATION**, a corporation, located at Vancouver,
Washington, MORTGAGEE, the following described real property situate in the County of ~~King~~ King, Washington,
State of Washington, to-wit:

Lot 2 of Ward Acres Annex according to the official plan thereof on file
and of record at page 112 of Book A of Plats, County of Skamania, Washington.

Also known as Lat. 71° 30' S., 160° 30' E., it is situated in the South Pacific Ocean.

and all interest or estate therein, that he may have in real property; and
The within described property is now and forever hereinafter known as the "Land".

The within-described property is now owned by the **Mortgagor** and is or at any time hereafter attached to or used in any way in connection with the use, operation and occupation of the above described real property, and any and all buildings now or hereafter erected thereon, such fixtures and articles of personal property, including apparatus, but without being limited to, all current, awnings, cornices, windows and doors, window shades, insect screen coverings, refrigerators, boilers, tanks, furnaces, radiators, tanks and furnaces of every kind and all heating, lighting, plumbing, gas, electricity, ventilating, refrigerating, air conditioning, and concentrating equipment of whatsoever kind and nature, elevators and water works, and all apparatus, fixtures and heating systems, water heaters, burners, and fireplaces, roofs and tanks, and all built-in fixtures, built-in mirrors and cupboards and cabinets, and all trees, gardens and shrubbery, and all including, installed, even, dishwashers, dryers and correspondence systems, all of which fixtures and articles of personal property are hereby declared and shall be deemed to be fixtures and accessories to the property and a part of the same as between the parties hereto their successors and assigns, and all persons claiming by, through or under them, and shall be liable to the payment of the security for the indebtedness herein mentioned, and to be subject to the sum of this instrument, and to payment of the sum of **1 Dollar**, and the interest thereon at the rate as shown in the body of this instrument, principal sum and the interest thereon is payable in equal monthly installments as shown on the reverse side of this instrument, on the **1st** day of **DECEMBER**, **19**, and payable on the **First** day of each month thereafter, until paid in full, and conditioned to the payment of the principal sum and the interest thereon, and to the payment of all costs and expenses of the collection of the same.

At any time during the existence of this mortgage, if any tax of the state of Washington is enacted imposing an additional tax upon mortgages or upon principal or interest or money or notes secured by mortgages, by virtue of which the taxes above described shall be authorized to pay any tax upon said money, note or principal of either of them, and deduct the amount of such tax from any such money, note or mortgage, or by virtue of which any tax shall be imposed upon the principal or interest of the mortgage, then the chargeable debt of the income derived therefrom becomes taxable under any law of the state of Washington, then the same may be secured with all accrued interest thereon, at the option of the Mortgagor, at any time before the same become due and immediately payable, whether due by lapse of time or not, provided, however, that notwithstanding any such law, the Mortgagor may lawfully and shall pay to or for the Mortgagor, as long as this mortgage shall remain the same as if such law or laws had not been passed.

(1) A sum equal to the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the described premises, first as estimated by the Mortgagor, less all sums already paid therefore divided by the number of months to elapse before one month prior to the date when such premiums, taxes and assessments will become delinquent, said amounts to be held by the Mortgagor in trust to pay premiums, taxes and special assessments, as herein stated.

(2) All sums so held, being the amounts due on the note, all note secured hereby and the sum stated in this paragraph, shall be applied by the Mortgagor first toward taxes, assessments, fire and other hazard insurance premiums, then interest upon the note secured hereby, and the balance in amortization of the principal of said note.

In case of payments made under the provisions of this paragraph shall exceed the amount of the payments actually made by the Mortgagor or insurance premiums as the case may be such excess shall be credited by the Mortgagor on subsequent payments to be made by the Mortgagor, or may be applied upon the principal of said note. If, however, said amounts are insufficient to pay the interest which may then be due to the Mortgagor any amount necessary to

make up such deficiency. Accordingly, if there should be a default made under the provisions of this mortgage resulting in a public sale of the premises covered thereby, or if the Mortgagor acquires the property otherwise after default, at the time of the commencement of such proceedings, or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under this paragraph shall be applied as a credit against the amount of the principal then remaining due under said note.

Furthermore this mortgage also secures any advances which the Mortgagee may make to the Mortgagors, or their successors in title or interest, for any purpose, at any time before the release and cancellation hereof, but at no time shall such advances together with the balance remaining due upon the original obligation exceed the sums first secured hereby, nor shall the term of this mortgage be increased, providing, however, that nothing in this paragraph contained shall be considered as limiting the amounts that may be secured hereby when advanced to protect Mortgagee's security or in accordance with other covenants contained herein.

It is further mutually covenanted and agreed by and between the parties hereto, for themselves, their heirs, personal representatives, successors and assigns, that the owner and holder of this mortgage and of the promissory note secured thereby 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.

IT IS FURTHER EXPRESSLY AGREED: That should the said Mortgagors fail to make payment of any taxes or other charges payable by them as hereinbefore agreed, or suffer said premises to become subject to any lien or encumbrance having precedence to this mortgage, as hereinbefore provided against, the said Mortgagors may, at its option, make payment thereof and the amount so paid, with interest thereon at the rate of **Eleven and one-quarter per cent**, per annum shall be added in and become a part of the debt secured by this mortgage, without waiver, however, of any rights of said Mortgagor arising from the breach of any of said covenants. The Mortgagor may collect a monthly late charge not to exceed two cents (2c) for each one dollar (\$1.00) of each payment more than ten (10) days in arrears to cover the extra expense involved in handling delinquent payments; without prejudice, however, to the Mortgagor's right to consider each such delinquency as a breach of covenant by the Mortgagor.

In the event the security is sold either by deed or contract of sale or otherwise conveys⁵ to any person or party, and this mortgage debt remain unpaid at time of sale, then at the option of the Mortgagor, after written notice by United States Mail to the Mortgagor, the rate of interest upon the indebtedness secured hereby shall, from and after the date of exercise of the option, be increased to the extent of two percent at such lesser sum as the Mortgagor shall elect provided said option shall never be used to establish an interest rate in excess of the maximum allowed by law and if this mortgage is assumed, Mortgagor's assumption fee or insurance transfer charge shall be paid by assuming party.

While not in default, the Mortgagors may collect and enjoy the rents, issues and profits pledged hereby, but in case of default in any payment, or any default under privis one undertaken by the Mortgagors hereby, the Mortgage shall have the right to collect such rents, issues and profits and to expend such portion thereof as may be necessary for the maintenance and operation of said property and apply the b.⁶, ⁷, ⁸, ⁹, ¹⁰, ¹¹, ¹², ¹³, ¹⁴, ¹⁵, ¹⁶, ¹⁷, ¹⁸, ¹⁹, ²⁰, ²¹, ²², ²³, ²⁴, ²⁵, ²⁶, ²⁷, ²⁸, ²⁹, ³⁰, ³¹, ³², ³³, ³⁴, ³⁵, ³⁶, ³⁷, ³⁸, ³⁹, ⁴⁰, ⁴¹, ⁴², ⁴³, ⁴⁴, ⁴⁵, ⁴⁶, ⁴⁷, ⁴⁸, ⁴⁹, ⁵⁰, ⁵¹, ⁵², ⁵³, ⁵⁴, ⁵⁵, ⁵⁶, ⁵⁷, ⁵⁸, ⁵⁹, ⁶⁰, ⁶¹, ⁶², ⁶³, ⁶⁴, ⁶⁵, ⁶⁶, ⁶⁷, ⁶⁸, ⁶⁹, ⁷⁰, ⁷¹, ⁷², ⁷³, ⁷⁴, ⁷⁵, ⁷⁶, ⁷⁷, ⁷⁸, ⁷⁹, ⁸⁰, ⁸¹, ⁸², ⁸³, ⁸⁴, ⁸⁵, ⁸⁶, ⁸⁷, ⁸⁸, ⁸⁹, ⁹⁰, ⁹¹, ⁹², ⁹³, ⁹⁴, ⁹⁵, ⁹⁶, ⁹⁷, ⁹⁸, ⁹⁹, ¹⁰⁰, ¹⁰¹, ¹⁰², ¹⁰³, ¹⁰⁴, ¹⁰⁵, ¹⁰⁶, ¹⁰⁷, ¹⁰⁸, ¹⁰⁹, ¹¹⁰, ¹¹¹, ¹¹², ¹¹³, ¹¹⁴, ¹¹⁵, ¹¹⁶, ¹¹⁷, ¹¹⁸, ¹¹⁹, ¹²⁰, ¹²¹, ¹²², ¹²³, ¹²⁴, ¹²⁵, ¹²⁶, ¹²⁷, ¹²⁸, ¹²⁹, ¹³⁰, ¹³¹, ¹³², ¹³³, ¹³⁴, ¹³⁵, ¹³⁶, ¹³⁷, ¹³⁸, ¹³⁹, ¹⁴⁰, ¹⁴¹, ¹⁴², 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In the event suit is instituted to effect such foreclosure, the said Mortgagee, its successors or assigns, may recover thereon as Attorney's fees such sum as the Court may adjudge reasonable and shall pay such reasonable cost of searching records and abstracting the same as necessary, may be incurred in foreclosing this mortgage or defending the same, which sums may be included in the decree of foreclosure. Upon sale in any foreclosure proceedings the entire tract shall be sold as one parcel and the purchaser at any such sale shall be let into immediate and full possession of the above premises.

That in the event suit is instituted to effect such foreclosure, the said Mortgagor, his successors or assigns, shall as a matter of right and without regard to the sufficiency of the security or of waste or danger of nonapplication of any of the properties of the Mortgagors, be entitled forthwith to have a receiver appointed of all the property herein mortgaged and the Mortgagors hereby expressly consent to the appointment of a receiver by any court of competent jurisdiction and expressly stipulate, covenant and agree that such receiver may demand payment and control of the mortgaged property until a final determination of such suit or proceeding.

Whenever the sum owing goes beyond the amount mentioned above, only one person shall execute the document, and the liability hereunder shall be joint and several.

Dated at Vancouver, Washington.

October 31, A.D. 11

PARTIES

103

MORTGAGE

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to the
**VANCOUVER FEDERAL SAVINGS
AND LOAN ASSOCIATION**

**VANCOUVER FEDERAL SAVINGS
AND LOAN ASSOCIATION**

STATE OF WASHINGTON
COUNTY OF CLARK

On the day personally appeared before me, ELIJAH R. BROWN, JR., Commissioner of Deeds,
in me known to be the individuals described herein and who executed the within and foregoing instrument, and acknowledged
that _____ Eliza _____ signed the same as _____ Eliza _____ free and voluntary act and deed, for the

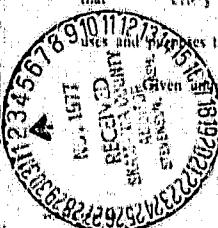
that Tuesday signed me same as thirty free and voluntary act and deed, for the

15.11.1998
15.11.1998

Given under my hand and a

18

31st day of October , A.D. 1977



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