86061

BOOK [illegible] PAGE [illegible]

AFTER RECORDING RETURN TO
BENJ. FRANKLIN FEDERAL SAVINGS AND LOAN ASSOCIATION
Benj. Franklin Plaza, Seventeenth Floor
One S.W. Columbia Street
Portland, Oregon 97258
BARBARA WEDELL 195965-1
SCTC
SK-10864

SPACE ABOVE THIS LINE FOR RECORDER'S USE

MORTGAGE

Portland, Oregon — Date: MARCH 27, 1978

FOR VALUE RECEIVED,
CHARLES A. CRAWFORD AND GLORIA A. CRAWFORD, HUSBAND AND WIFE

Mortgagors," do mortgage to BENJ. FRANKLIN FEDERAL SAVINGS AND LOAN ASSOCIATION, PORTLAND, Mortgagee,

LOT FOUR (4), OF CARSON VALLEY II ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD AT PAGE 155 OF BOOK "A" OF PLATS, RECORDS OF SKAMANIA COUNTY, WASHINGTON.

together with all and singular the tenements, hereditaments and appurtenances which now or hereafter belong to or are appurtenant to the above described premises, and all of the rents, issues and profits thereof.

This Mortgage is given to secure the payment of [illegible] $32,200.00 Note of even date herewith, payable to Mortgagee or order, and made by Mortgagors, APRIL 5, 2008 and all extensions and modifications thereof; and also to secure the payment of such additional sums with interest thereon which may hereafter be loaned to Mortgagors, or any of them, by Mortgagee, when evidenced by a promissory note or notes reciting that they are secured by this Mortgage; and also to secure the performance of all covenants and agreements of Mortgagors contained herein. To protect the security of this Mortgage, Mortgagors covenant and agree:

[illegible]

CHARLES A. CRAWFORD [illegible] GLORIA A. CRAWFORD

STATE OF OREGON, County of [illegible] ss.

On this [illegible] day of [illegible], 19[illegible], before me, a Notary Public in and for said County and State, personally appeared the within named CHARLES A. CRAWFORD AND GLORIA A. CRAWFORD, HUSBAND AND WIFE

and acknowledged the foregoing instrument to be THEIR voluntary act and deed.

Witness my hand and official seal the day and year last above written.

(SEAL) Notary Public for Oregon — My commission expires: [illegible]

STATE OF OREGON, County of [illegible] ss.

On this [illegible] day of [illegible], 19[illegible], before me, a Notary Public in and for said County and State, personally appeared the within named [illegible] who being by me first duly sworn, each for himself and not one for the other, did say that the former is the president and that the latter is the secretary of [illegible], a corporation, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that said instrument was voluntarily signed and sealed in behalf of the corporation by authority of its Board of Directors; and each of them acknowledged said instrument to be the voluntary act and deed of said corporation.

Before me:
(SEAL) Notary Public for Oregon — My commission expires: [illegible]

Unofficial Copy

THE FOLLOWING ARE THE AGREEMENTS AND PROVISIONS REFERRED TO ON THE REVERSE SIDE OF THIS INSTRUMENT AND WHICH ARE HEREBY ADOPTED AND INCORPORATED AS A PART THEREOF TO BE OBSERVED AND PERFORMED BY THE PARTIES:

Mortgagors agree to pay, when due, all taxes, levies, and assessments against said property, to keep the buildings upon said property in a good state of repair, to pay for such repairs when made, and not suffer or commit any strip or waste to said property, to satisfy any and all liens or encumbrances now that are or may become a lien upon said property, or any part thereof, superior to the lien of this Mortgage, to keep the buildings and improvements now on or which may hereafter be erected upon the premises insured in favor of Mortgagee in a sum not less than the insurable value thereof against hazard by fire and such other hazards as Mortgagee may require and in such companies as Mortgagee may approve, have all policies of insurance made payable to Mortgagee as its interest may appear, and cause to be delivered to Mortgagee all policies of insurance on said property as soon as insured. Failure of Mortgagors to deliver acceptable insurance policies within ten days of the date of execution of existing policies shall authorize Mortgagee to purchase insurance in such companies as it may designate, but Mortgagee shall not be held responsible for failure to have any insurance written or for loss or damage growing out of any defect in any policy of insurance.

In order to pay accruing taxes, levies, assessments, and insurance premiums Mortgagors shall, unless Mortgagee otherwise agrees, as hereinafter stipulated, deposit monthly with Mortgagee an amount estimated to be equal to one-twelfth of such taxes, levies, assessments, and insurance premiums. The moneys so deposited by Mortgagors shall be credited to a non-interest bearing reserve account, unless interest is directed to be paid thereon by federal, state, legislation, and then only at the rate of interest mandated to be paid thereon by applicable state law, it being specifically understood that there is no agreement for the payment of interest by Mortgagee and Mortgagee may commingle the deposits with its general funds as is herewith authorized to charge against such account as a withdrawal sufficient amounts to pay accruing taxes, levies, assessments and insurance premiums when due, to the full extent of said account. Should there be insufficient sums in said account to pay said taxes, levies, assessments, and insurance premiums when due, Mortgagors shall, upon demand, pay to Mortgagee the amount necessary to satisfy said deficiency. When the balance due Mortgagee on the Promissory Note, and any future advancements under this Mortgage is reduced to the amount in said reserve account, Mortgagors or Mortgagee shall have the power, at Mortgagee's option, to terminate