86123

BOOK 55 PAGE 246

44-20-1631

WASHINGTON MUTUAL SAVINGS BANK

CONSUMER LOAN DIVISION
(M. H. Mortgage)

THIS SPACE RESERVED FOR RECORDER'S USE
COUNTY OF SKAMANIA } ss
I HEREBY CERTIFY THAT THE WITHIN
INSTRUMENT OF WRITING FILED BY [illegible]
OF Stevenson, Wa.
AT 10:30 A Apr 12 1978
WAS RECORDED IN BOOK 55
OF [illegible] AT PAGE 246
RECORDS OF SKAMANIA COUNTY, WASH
[illegible]
COUNTY AUDITOR
[illegible]
DEPUTY

Filed for Record at Request of
SC no 936

REGISTERED
INDEXED: DIR.
INDIRECT
RECORDED
COMPARED
MAILED

NAME WASHINGTON MUTUAL SAVINGS BANK
ADDRESS 1201 Main St.
CITY AND STATE Vancouver, Wa. 98660

MORTGAGE

THE MORTGAGORS, NORMAN D. FERGUSON

hereby mortgage to WASHINGTON MUTUAL SAVINGS BANK (the mortgagee) the following described real property situated in Skamania County, State of Washington, and all interest or estate therein that the mortgagors may hereafter acquire, to-wit: See Attached

In the County of Skamania State of Washington:

A tract of land in the Southeast Quarter of the Northwest Quarter of Section 8 Township 1 North, Range 5 E. W. M., described as follows:

Beginning at the northeast corner of the Southeast quarter of the Northwest quarter of the said Section 8; thence south 660 feet along the east line of the Southeast quarter of the Northwest quarter of the said Section 8; thence west 660 feet parallel to the south line of the North West quarter of the said Section 8 to the true point of beginning, thence west 660 feet parallel to said south line; thence north 330 feet parallel with the east line of the Northwest quarter of the said Section 8; thence east 660 feet parallel to the north line of the Northwest quarter of the said Section 8; thence South 330 feet to the true point of beginning;

TOGETHER WITH easement and right of way for access and utilities along the existing road connecting with the Old Belle Center County Road; AND SUBJECT TO easements for roads as shown on short plat filed of record with the Skamania County Auditor.

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44-20-1631

WASHINGTON MUTUAL SAVINGS BANK

CONSUMER LOAN DIVISION
(M. H. Mortgage)

THIS SPACE RESERVED FOR RECORDER'S USE
COUNTY OF SKAMANIA }

I HEREBY CERTIFY THAT THE WITHIN
INSTRUMENT OF WRITING, FILED BY [illegible]
OF [illegible]
AT 10:00 A. April 17 1978
WAS RECORDED IN BOOK 55
OF Mtg AT PAGE 246
RECORDS OF SKAMANIA COUNTY, WASH
[illegible]

Filed for Record at Request of
SK10936

REGISTERED
INDEXED
INDIRECT
RECORDED

NAME WASHINGTON MUTUAL SAVINGS BANK

AD 1201 Main St

CI

[redacted]

APR 1978
RECEIVED
SKAMANIA COUNTY AUDITOR
STEVENSON, WASH

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together with all plumbing, lighting, air conditioning and heating fixtures and all other equipment and appliances now or hereafter installed in said premises including but not limited to that certain 19 77 Bendix Make mobile home Model Pacifica 28x60 Serial No. SB 422 and all personal property which is now or may hereafter be attached to, located in, or used or intended to be used in connection therewith, all of which at the option of the mortgagee shall be considered either personalty or part of the realty.

This mortgage is given as security for the payment of TWENTY SIX THOUSAND THREE HUNDREDNINTY NINE A.D NO/100 Dollars ($ 26,399.00) with interest, according to the terms of a promissory note of even date herewith executed by the mortgagors to the order of the mortgagee and to secure any sums the mortgagee may advance or expenses it may incur hereunder for insurance or to protect or pay liens upon the property, including the above described mobile home and related property, or under a security agreement of even date herewith wherein the mortgagors gave the mortgagee a security interest in said mobile home and related property.

The mortgagors covenant with the mortgagee as follows:

A. (Check applicable box below)

XX that they are the owners in fee simple of all the above described property and that the same is unencumbered.

☐ that they are the owners of the above described mobile home, which is unencumbered except by the above described security agreement held by the mortgagee, and the owners in fee simple of the above-described real property, which is encumbered only by a prior mortgage or trust deed.

☐ that they are the owners of the above described mobile home, which is unencumbered except by the above described security agreement held by the mortgagee, and the contract purchasers of the above described real property, which is otherwise unencumbered.

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B. that the property mortgaged hereby is not used principally or primarily for agricultural or farming purposes.

C. that they will, during the continuance of this mortgage permit no waste of the premises, will pay before delinquency all lawful taxes and assessments upon the mortgaged property and upon this mortgage or upon the money or debt secured hereby, and will keep the property free and clear of all other encumbrances impairing the mortgagee's security, and will timely comply with all the terms, covenants and conditions of the above-described security agreement, and of any prior contract, mortgage or trust deed.

Should the mortgagors fail to keep any of the foregoing covenants, or any of the covenants of the above-described security agreement, or any of the covenants of any prior contract, mortgage or trust deed, then the mortgagee may perform them, without waiving any other right or remedy given for any such breach, and all expenditures in that behalf shall be secured by this mortgage and bear interest at the rate of twelve per cent (12%) per annum and be repayable by the mortgagors on demand.

In case of default in the payment of any installment of said debt, or of a breach of any of the covenants herein contained, or contained in the above-described security agreement or contained in any prior contract, mortgage or trust deed, then the entire debt hereby secured may, at the mortgagee's option, be declared due and this mortgage may be foreclosed. Mortgagors agree that in the event of a default hereunder or under the above-described security agreement for which this mortgage might be foreclosed, the Mortgagee at its option may: elect to treat the mobile home and some or all of the related property as personalty and realize thereon pursuant to the security agreement, or may elect to treat the mobile home and some or all of the related property as realty and realize thereon hereunder, or may proceed under the security agreement with respect to part of the collateral and hereunder with respect to other parts, or may proceed concurrently under both, or under any combination of the foregoing, or may exercise any other right or remedy available at law or in equity, and may enter into possession of the above-described property and take such other action as it may deem appropriate to collect the rents and profits thereof and apply same to any sum secured hereby in such order as it may elect. The parties agree that the reference herein to the mobile home shall not be determinative of whether or not it is a part of the real estate but that the mobile home may at the option of the Bank be treated and dealt with and realized upon as personal property.

If any question should arise as to whether all or part of the above-described property is realty or personalty, the Bank may, at its option, treat all of said property as realty and commence an action to foreclose this mortgage whereupon all persons having or claiming interests in all or part thereof shall have all the rights provided by law incident to the foreclosure of real property mortgages.

The mortgagors shall pay the mortgagee a reasonable sum as attorney's fees in any suit that may be lawfully brought for the foreclosure of this mortgage and in any suit which the mortgagee, to protect the lien hereof, is obliged to prosecute or defend, and shall pay such reasonable cost of searching records and abstracting the same as may necessarily be incurred in foreclosing this mortgage or protecting the same, which sums shall be secured hereby and may be included in the decree of foreclosure. Upon bringing action to foreclose this mortgage or at any time while such proceeding is pending, the mortgagee may apply for and secure the appointment of a receiver for the mortgaged property or any part thereof, and the income, rents and profits therefrom.

DATED at Vancouver, Washington, April 6, 19 78

Norman D. Ferguson

STATE OF WASHINGTON)
) ss
County of Clark)

THIS IS TO CERTIFY that on this 6th day of April, 19 78, before me, the undersigned, a notary public in and for the state of Washington, duly commissioned and sworn, personally appeared NORMAN D. FERGUSON and to me known to be the individual(s) described in and who executed the within instrument, and acknowledged to me that they signed the same as their free and voluntary act and deed for the uses and purposes therein mentioned.

WITNESS my hand and official seal the day and year in this certificate first above written.

Notary public in and for the state of Washington,
residing at Vancouver

CL-332

Unofficial Copy