

86177

BOOK 55 PAGE 274

44-20-1677

CONSUMER LOAN DIVISION  
(M. H. Mortgagors)

Filed for Record at Request of

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

REGISTERED   
INDEXED  FILED   
RECORDED  COMPARED   
MAILED

THIS SPACE RESERVED FOR FILER'S USE	
I HEREBY CERTIFY THAT THE INSTRUMENT OF WRITING FILED BY	
<u>Washington Mutual</u>	
OF	
AT 10:00 A.M. <u>Aug 21 1978</u>	
WAS RECORDED IN BOOK <u>55</u>	
ON <u>Aug 21</u> AT PAGE <u>274</u>	
RECORDS OF SKAMANIA COUNTY, WASH.	
<u>John J. Sharples</u> COUNTY ALMUNITOR	

MORTGAGE

THE MORTGAGORS, JOHN J. SHARPLES AND MARY J. SHARPLES

hereby mortgage to WASHINGTON MUTUAL SAVINGS BANK ("the mortgagor") the following described real property situated in Skamania County, State of Washington, and all interest or estate therein that the mortgagors may hereafter acquire, together with the income, rents and profits therefrom: See Attached

together with all plumbing, lighting, air conditioning and heating (including oil and gas burners), apparatus and equipment now or hereafter installed in said premises including but not limited to that certain 1978 Sandpointe mobile home, Model 14 X 66, Serial No. 0369, 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 personally or part of the equity.

This mortgage is given as security for the payment of ELEVEN THOUSAND SIX HUNDRED TEN AND NO/100-DOLLARS \$ 11,610.00, 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 my sums the mortgagee may advance or expend thereafter herein described, or otherwise be entitled to realize upon the property, including the above described mobile home and related property, in under a recovery agreement of even date herewith whereof the mortgagors gave the mortgagee a security interest in said mobile home and related property.

The mortgagors covenant to the mortgagee as follows:

A. Check applicable box below:

- That they are the owners in fee simple of all the above described property, subject to the same as 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 other described real property which is unencumbered except 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 original purchasers of the above described real property which is otherwise unencumbered.

## LOT 3

A tract of land located in the Southwest ¼ of the Southeast ¼ of Section 17, Township 3 North, Range 8 E.W.M., described as follows:

beginning at the ¼ corner common to Sections 17 & 20, Township 3 North, Range 8 E.W.M.; thence East 301.6 feet; thence North 280 feet to initial point of tract hereby described; thence West 135.8 feet; thence North 113.5 feet; thence East 135.8 feet; thence South 113.5 feet to initial point; said tract containing 0.35 acres more or less.

## LOT 4

A tract of land located in the Southwest Quarter of the Southeast Quarter of Section 17, Township 3 North, Range 8 E.W.M., described as follows:

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 delinquent 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 mortgagor'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 mortgagors 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 mortgagor'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, no Mortgagor 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 on 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 have such other direction as may deem appropriate to collect the rents and profits thereof and apply same to pay sum received hereby in such order as it may elect. The parties agree that the reference herein to the mobile home shall not be determinative as to 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 regarded 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 or part of said property as realty and commence an action to foreclose this mortgage who ever all persons having or claiming interests in all or part thereof or all have all the rights provided by law in respect to the legal title of their property.

The mortgagors shall pay the mortgagor a reasonable sum as attorney's fees, to my satisfaction to lawfully bring for the foreclosure of this mortgage and in any suit which the mortgagor sues to foreclose the same, to defend, and to prosecute and defend, and shall pay such reasonable cost of searching records and abstracting the same as may reasonably be required in foreclosing this mortgage or protecting the same, which sums shall be secured hereby and may be included in the principal sum. Upon bringing action to foreclose this mortgage or at any time while such proceeding is pending, the mortgagor shall apply for and serve to the opponent of a receiver for the mortgaged property or any part thereof, and the receiver, acting as trustee, may

DATED at Vancouver Washington April 14 1978

John J. Sharples

Mary J. Sharples

STATE OF WASHINGTON

County of Clark

THIS IS TO CERTIFY that on this 14th day of April 1978 before me, the undersigned, a Notary Public in and for the state of Washington, duly commissioned, did swear, upon oath, the following deposition: John J. Sharples

Mary J. Sharples  
and  
to me known to be the individuals described in and who executed the above instrument, and acknowledged to me that they signed the same as their free and voluntary act and deed for the uses and purposes hereinabove mentioned.

WITNESS my hand and official seal the day and year on this certificate to follow written,

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

ADDRESS 1104 Main Street

CITY AND STATE Vancouver, Wa. 98660

MAILED

COUNTY AUDITOR

Vancouver

## MORTGAGE

THE MORTGAGORS, JOHN J. SHARPLES AND MARY J. SHARPLES

hereby mortgage to WASHINGTON MUTUAL SAVINGS BANK ("the mortgagor") the following described real property situated in Skamania County, State of Washington, and all interest or estate therein that the mortgagors may hereafter acquire, together with the income, rents and profits therefrom: See Attached

together with all plumbing, lighting, air conditioning and heating (including oil and gas burner) apparatus and equipment now or hereafter installed in said premises, including but not limited to that certain 1978 Sandpointe mobile home.

Model 14 x 66 Serial No 0569 and all personal property which is now or may hereafter be attached to, located in, or used or intended to be located in connection therewith, all of which at the option of the mortgagor shall be considered either personally or part of the realty.

This mortgage is given as security for the payment of ELEVEN THOUSAND SIX HUNDRED TEN AND NO/100 DOLLARS (\$ 11,610.00) with interest, according to the terms and from day of even date herewith executed by the mortgagor to the order of the mortgagor and to secure payment of the principal amount, interest or expenses which may accrue hereunder or otherwise to protect or realize upon the property, and during the existence of the same, at law and in equity, or under a security agreement of even date herewith where the mortgagors give the mortgagor power to sell the real property herein described home and related property.

The mortgagors covenant with the mortgagor as follows:

A. Check each clause box below:

- That they are the owners in fee simple of the tract herein described and that the same is unencumbered, that they are the owners of the above described security agreement except the above-described security agreement held by the mortgagor and his heirs - the original owner deceased, for an undivided fee in undivided fee in undivided interest which is unencumbered only by a prior mortgage just died.
- That they are the owners of the above described security agreement which is unencumbered except by the above-described security agreement held by the mortgagor, and his heirs - the original owner deceased, for an undivided fee in undivided interest which is unencumbered here.

### LOT 3

A tract of land located in the Southwest 1/4 of the Southeast 1/4 of Section 17, Township 3 North, Range 8 E.W.M. described as follows:

Beginning at the 1/4 corner common to Sections 17 & 20, Township 3 North, Range 8 E.W.M.; thence East 301.6 feet; thence North 280 feet to initial point of tract hereby described; thence West 135.8 feet; thence North 113.5 feet; thence East 115.8 feet; thence South 113.5 feet to initial point; said tract containing 0.35 acres more or less.

### LOT 4

A tract of land located in the Southwest Quarter of the Southeast Quarter of Section 17, Township 3 North, Range 8 E.W.M., described as follows:

Beginning at the 1/4 corner common to Sections 17 and 20, Township 3 North, Range 8 E.W.M.; thence East 301.6 feet; thence North 393.5 feet to the initial point; said point being on the west line of Carbon Valley Park subdivision; thence North 323.3 feet; thence West 62.6 feet; thence South 209.8 feet; thence West 209 feet; thence South 113.5 feet; thence East 271.6 feet to the initial point; said tract containing 1.01 acres more or less.

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 delinquent 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 mortgagor'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 mortgagor 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 to 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 mortgagor'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 Mortgagor of 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 and due to the foreclosure or real property.

The mortgagors shall pay the mortgagor 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 mortgagor, 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 mortgagor 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 14, 1978

John J. Sharples

Mary J. Sharples

STATE OF WASHINGTON

County of Clark

THIS IS TO CERTIFY that on this 14th day of April 1978 before me, the undersigned, a Notary Public in and for the state of Washington, duly commissioned and sworn, personally, appears John J. Sharples  
 Mary J. Sharples  
 and  
 to me known to be the individuals 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 named in the same.

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

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