

86177

BOOK 55 PAGE 274

44-20-1677



CONSUMER LOAN DIVISION
(M. H. Mortgage)

COPIES RESERVED FOR CREDITOR'S USE	
I HEREBY CERTIFY THAT THE WITHIN INSTRUMENT OF WRITINGS FILED BY <u>Washington Mutual</u> OF <u>AT 11:00 P.M. April 12, 1978</u> WAS RECORDED IN BOOK <u>55</u> OF <u>274</u> AT PAGE <u>274</u> RECORDS OF SKAMANIA COUNTY, WASH.	
REGISTERED <u>1</u>	COUNTY CLERK
INDEXED: DTN <u>1</u>	
INDEXED: <u>1</u>	
RECORDED: <u>1</u>	
COMPARED: <u>1</u>	
MAILED	

Filed for Record at Request of

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

REGISTERED <u>1</u>
INDEXED: DTN <u>1</u>
INDEXED: <u>1</u>
RECORDED: <u>1</u>
COMPARED: <u>1</u>
MAILED

MORTGAGE

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

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, together with the income, rents and profits therefrom: **See Attached**

together with all plumbing, lighting, air conditioning and heating (including oil and gas burners), appliances and equipment now in place after installed in said premises including but not limited to that certain 19 78 Sandpointe mobile home, Model 14 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 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 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 expend in respect hereof or otherwise to protect or realize upon the property including the above described mobile home and related property, in order of 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 covenants with the mortgagee as follows:

A. Check applicable box below:

- ☒ 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 above is in fee simple of the above described real property, which is encumbered only by a promissory note of even date herewith.
- ☐ 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 above is in fee simple of the above described real property which is otherwise unencumbered.

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 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 mortgage'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 Mortgagors at its option may: elect to treat the mobile home and some or all of the related property as personally 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 as realty and realize thereon 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 use such other action as it may deem appropriate to collect the rents and profits thereof and apply same to any debt secured hereby in such order as it may elect. The parties agree that the reference herein to the mobile home shall not be determined 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 realized upon as personal property.

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

The mortgagors shall pay the mortgagee a reasonable sum as attorney's fees, if any, that may be lawfully demanded for the foreclosure of this mortgage and in any suit which the mortgagee may bring to enforce its debt secured hereby, to prosecute or defend, and shall pay such reasonable cost of searching records as is attributable to the same as may be necessary to be incurred in enforcing this mortgage or protecting the same, which sums shall be secured hereby and may be included in the amount of foreclosure sale. Upon bringing action to foreclose this mortgage or at any time while such proceedings are pending, the mortgagors shall apply for and give to the appointment of a receiver for the mortgaged property or any part thereof, and the income, rents and profits thereon.

DATED at Vancouver

Washington

April 14

19 78

John J. Sharples

Mary J. Sharples

STATE OF WASHINGTON

County of Clark

THIS IS TO CERTIFY that on this 14th day of April 19 78 before me, the undersigned, a Notary public in and for the state of Washington, duly commissioned and sworn to, personally appeared John J. Sharples and 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 therein expressed.

WITNESS my hand and official seal this day and year in the fourth year of the above written.

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

ADDRESS 1404 Main Street

MAILED

COUNTY AUDITOR

CITY AND STATE Vancouver, Wa. 98660**MORTGAGE****THE MORTGAGORS, JOHN J. SHARPLES AND MARY J. SHARPLES**

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, 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 19 78 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 used in connection herewith, all of which at the option of the mortgagee 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 of a promissory note of even date herewith executed by the mortgagor to the order of the mortgagee and to secure any sum the mortgagee may be entitled to or expenses it may incur hereunder or otherwise to protect or realize upon the property and all the above described premises, a home and related property, or under a security agreement of even date herewith wherein the mortgagors place their mortgage property in the order of said mobile home and related property.

The mortgagors covenant with the mortgagee as follows:

A. Check applicable box below

- ☒ That they are the owners in fee simple of all real and personal property and that the property is unencumbered, that they are the owners of the above described property, which is encumbered exactly by the above-described security agreement held by the mortgagee and that there are no other liens or encumbrances on said real property which is encumbered only by a prior mortgage; or that they are the owners of the above described property, which is encumbered exactly by the above-described security agreement held by the mortgagee, and that there are no other liens or encumbrances on said real property which is otherwise encumbered.

LOT 3

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

Beginning at the 1/4 corner common to Sections 17 & 20, Township 3 North, Range B 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 B E.W.M., described as follows:

Beginning at the 1/4 corner common to Sections 17 and 20, Township 3 North, Range B 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 Canyon 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 mortgagee's security, and will fully 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 to the mortgagee 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. Mortgagee agrees 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 personally 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 effect. 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 personally, 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 in suits 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 14

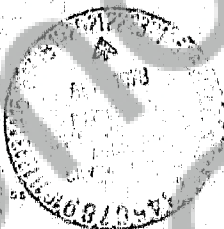
19 78

John J. Sharples

Mary J. Sharples

STATE OF WASHINGTON

County of Clark



THIS IS TO CERTIFY that on this 14th 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 Mary J. Sharples and John J. Sharples 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 therein expressed.

WITNESS my hand and official seal the day and year in the within state first above written.

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