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SK 10788
1-5-8-200

MORTGAGE

THE MORTGAGOR [illegible]

MORTGAGE to FIRST INDEPENDENT BANK

a corporation, hereinafter called the mortgagee, to secure payment of

Ten Thousand and NO/100's-- DOLLARS ($ 10,000.00)

in legal money of the United States of America, together with interest thereon according to the terms and conditions of one or more promissory notes now or hereafter executed by the mortgagor and to secure the payment of such additional money as may be loaned hereafter by the mortgagee to the mortgagor for the purpose of repairing, renovating, altering, adding to or improving the mortgaged property, or any part thereof, or for any other purpose whatsoever, the following described real property, and all interest or estate therein that the mortgagor may hereafter acquire, together with the income, [illegible]ts and profits therefrom, situated in the County of Skamania , State of Washington, to-wit.

A tract of land in the Northeast 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 said Northwest quarter; thence South along the East line of said Northwest quarter, a distance of 774.65 feet, thence South 64 44'56" West a distance of 374.39 feet, to the Easterly right of way line of Bell-Center Road; thence Northwesterly along the Easterly right of way line to a point of said right of way line that is 199.5 feet Southeasterly from the North line of said Northwest quarter; thence East parallel with the North line of said Northwest quarter a Distance of 252.5 feet; thence North parallel with the East line of said Northwest quarter a distance of 173 feet to the North line of said Northwest quarter; thence East along said North line a distance of 657 feet to the point of beginning.

together with the appurtenances fixtures, attachments, tenements and hereditaments belonging or appertaining thereto, including all trees and shrubs, all awnings, screens, mantels, linoleum, refrigeration and other house service equipment, venetian blinds, window shades and all plumbing, lighting heating (including oil burner), cooling ventilating, elevating and watering apparatus and all fixtures now or hereafter belonging to or used in connection with the property, all of which shall be construed as part of the realty

The mortgagor covenants and agrees with the mortgagee as follows that he is lawfully seized of the property in fee simple and has good right to mortgage and convey it, that the property is free from all liens and incumbrances of every kind, that he will keep the property free from any incumbrances prior to this mortgage that he will pay all taxes and assessments levied or imposed on the property and/or on this mortgage or the debt thereby secured at least ten days before delinquency, and will immediately deliver proper receipts therefor to the mortgagee, that he will not permit waste of the property, that he will keep all buildings now or hereafter placed on the property in good order and repair and continuously insured against loss or damage by fire to the extent of the full insurable value thereof in a company acceptable and approved by the mortgagee and for the mortgagee's benefit, and will deliver to the mortgagee the policies and renewals thereof at least five days before expiration of the old policies

The mortgagor agrees that if the mortgage indebtedness is evidenced by more than one note, the mortgagee may credit payments received by it upon any of said notes, or part of any payment on one note and part on another, as the mortgagee may elect. The mortgagee reserves the right to refuse payments in excess of those specified in the note agreement or payment of the debt in whole unless otherwise provided in the note or notes given with this mortgage

The mortgagor shall not move or alter any of the structures on the mortgaged premises without consent of the mortgagee, all improvements placed thereon shall become a part of the real property mortgaged herein

Should the mortgagor default in any of the foregoing covenants or agreements, then the mortgagee may perform the same and may pay any part or all of principal and interest of any prior incumbrances or of insurance premiums or other charges secured hereby and any amounts so paid, with interest thereon at the highest legal rate from date of payment shall be repayable by the mortgagor on demand and shall also be secured by this mortgage without [illegible] or any right or other remedy arising from breach [illegible]. The mortgagee shall be the sole judge of the validity of any tax, assessment or lien asserted against the property [illegible] payment thereof by the mortgagee shall establish the right to recover the amount so paid with interest.

[illegible] payment or portion thereof is not paid within [illegible] (15) days commencing with the date it is due, Mortgagee may [illegible] pay with [illegible] cents ($.02) for each dollar so overdue as liquidated [illegible] expense of handling [illegible]

[illegible] and [illegible] default be made in the payment of any of the sums hereby secured or in the performance of any of the covenants or agreements herein contained, then in any such case the remainder of unpaid principal, with accrued interest and all other indebtedness hereby secured, shall at the election of the mortgagee become immediately due without notice, and this mortgage shall be foreclosed

In any action to foreclose this mortgage or to collect any charge growing out of the debt hereby secured, or any suit which the mortgagee may be obliged to defend to protect the unimpaired priority of the lien hereof, the mortgagor agrees to pay a reasonable sum as attorney's fee and all costs and expenses in connection with such suit, and also reasonable cost of searching records, title company costs, which sums shall be secured hereby and included in any decree of foreclosure

Upon bringing action to foreclose this mortgage or at any time which such proceeding is pending, the mortgagee, without notice, 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. The mortgagor hereby consents that in any action brought to foreclose this mortgage, a deficiency judgment may be taken for any balance of debt remaining after the application of the proceeds of the mortgaged property.

The property which is the subject of this Mortgage is not used principally or primarily for agricultural or farming purposes

Dated at Vancouver, 1st day of June , 19 78

John C McIntyre (SEAL)

(SEAL)

STATE OF WASHINGTON

COUNTY OF Clark

I, the undersigned, a notary public in and for the state of Washington, hereby certify that on this 1st day of June, 1978 personally appeared before me JOHN C. McINTYRE

to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that he signed and sealed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL the day and year last above written.

[signature]

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

SK-10788