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BOOK 55 PAGE 741

MORTGAGE

The Mortgagors, DANIEL E. LITTLE AND SHIRLEY A. LITTLE, HUSBAND AND WIFE;

of NORTH BONNEVILLE, WASHINGTON

Skamania

Bonds mortgage to Pioneer Savings Association, a Washington corporation, the following described real property situated in Clark County, State of Washington, to-wit:

THAT PORTION OF THE ELIZABETH SNOOKS D.L.C., AND OF GOVERNMENT LOT 13, IN SECTION 25, TOWNSHIP 2 NORTH, RANGE 6 E.W.M., DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF SAID SNOOKS D.L.C., SAID POINT ALSO BEING THE SOUTHWEST CORNER OF SAID GOVERNMENT LOT 13; THENCE NORTH TO THE NORTHEAST CORNER OF SAID GOVERNMENT LOT 13; THENCE ALONG THE NORTH LINE OF SAID GOVERNMENT LOT 13, WEST 660 FEET; THENCE SOUTH TO THE SOUTH LINE OF SAID GOVERNMENT LOT 13; THENCE ALONG THE SOUTH LINE OF SAID GOVERNMENT LOT 13, NORTH 89°56' EAST TO A POINT 554 FEET DISTANT FROM THE POINT OF BEGINNING; THENCE SOUTH 42°43' EAST TO A POINT ON THE NORTHERLY RIGHT OF WAY LINE OF PRIMARY STATE HIGHWAY NO. 8; THENCE FOLLOWING THE NORTHERLY RIGHT OF WAY LINE OF SAID HIGHWAY NORTHEASTERLY TO INTERSECTION WITH THE EAST LINE OF SAID SNOOKS D.L.C.; THENCE NORTH ALONG THE EAST LINE OF THE SAID SNOOKS D.L.C. TO THE POINT OF BEGINNING;

EXCEPT THAT PORTION THEREOF WHICH LIES WITHIN THE 300 FOOT STRIP OF LAND AND ADJACENT EASEMENTS ACQUIRED BY THE UNITED STATES OF AMERICA FOR THE BONNEVILLE POWER ADMINISTRATION'S ELECTRIC POWER TRANSMISSION LINES.

SUBJECT TO EASEMENTS AND RIGHT OF WAYS.

and all interest or estate therein that the mortgagors may hereafter acquire together with the appurtenances and all awnings, window shades, screens, mantles, and all plumbing, heating, cooling, ventilating, elevating and watering apparatus, furnace and heating systems, water heaters, bathtubs, hot water heaters, and tanks and irrigation systems and all built-in mirrors, ovens, cooking ranges, refrigerators, dishwashers and cupboards and cabinets, and all trees, gardens and shrubbery, and other like things and matters, and other fixtures, whether now or hereafter belonging to or used in the enjoyment of said property, all of which shall be construed as a part of the realty. The above described mortgaged property is not used principally for agricultural or farming purposes.

All to secure the payment of the sum of FOUR THOUSAND AND NO/100 DOLLARS (\$4,000.00) Dollars with interest thereon, and payable in monthly installments of \$57.11 each month beginning on the 10th day of October 1972, and thereafter on the 10th day of each month thereafter, according to the terms and conditions of one certain promissory note bearing even date herewith.

This mortgage lien shall continue in force and effect as security for any and all other advances which may hereafter be made by the Mortgagee to the Mortgagor, and shall continue in full force and effect as security for any debt now owing or hereafter to become owing to the Mortgagee by the Mortgagor.

This mortgage shall continue in force and effect as security for any and all other advances which may hereafter be made by the Mortgagee to the Mortgagor, and shall continue in full force and effect as security for any debt now owing or hereafter to become owing to the Mortgagee by the Mortgagor.

This mortgage is subordinate to a prior mortgage dated June 22, 1972 to Pioneer Savings and Loan Association, a Washington corporation, for the sum of \$12,500.00.

and prior mortgage being recorded in the office of the Auditor of Skamania County under Auditor's File Number 74720.

Mortgagors represent and warrant that the present unpaid balance of said prior mortgage is \$10,685.01 and that said prior mortgage is not in default in any respect. This second mortgage is made on the express covenants that it will be the principal of the interest of the debt secured by the prior mortgage is in default, or any of the conditions or covenants of the prior mortgage are broken. A portion of principal and interest of the debt secured by this second mortgage shall, at the option of the mortgagee, become immediately due and payable and this mortgage may be foreclosed at once.

The Mortgagors hereby covenant and severally and jointly to pay to the Mortgagee as follows:

That the Mortgagors have a valid, unencumbered title in fee simple to said premises, and will warrant and forever defend the same against the claims and demands of all persons whatsoever.

That the Mortgagors will during the term of this mortgage, permit no work or strip of the mortgage premises and will keep the buildings and appurtenances on said property in good state of repair.

That the Mortgagors will pay said promissory note according to its terms. Should the Mortgagors fail to pay any installment of principal or interest provided for in said note, or any sum due under this mortgage, or breach of any covenant or agreement herein contained, then the entire debt secured by this mortgage shall at the election of the Mortgagee become immediately due and payable. Should the Mortgagors fail to pay any sum which they are required to pay, the Mortgagee may, without waiver of any remedy hereunder for such breach, make full or partial payment thereof, and the amount so paid with interest thereon at 10% per annum shall become immediately payable to the Mortgagee and shall be secured by this mortgage. Any payments made by the Mortgagors upon the indebtedness secured by this mortgage may be applied as the Mortgagee may elect either upon the amount which may be due upon said promissory note or upon any amount which may be due under the provisions of this mortgage.

That the Mortgagors will keep all buildings thereon continuously insured against loss or damage by fire and such other hazards as the Mortgagee may specify to the extent of the full insurable value, in some responsible insurance company or companies satisfactory to the Mortgagee and for the protection of the latter, and that the Mortgagors will cause all insurance policies or copies of certificates thereof to be suitably endorsed and delivered to the Mortgagee, together with receipts showing payment of all premiums due therefor, and that the Mortgagors will keep no insurance on said building other than as stated herein. That it shall be a personal obligation of the Mortgagors to name the company or companies and the agents thereof by which the insurance shall be written, and to secure acceptance of any policy offered, and to surrender and cause to be cancelled any policy which may be received or accepted and to place the insurance or cause the policies to be written, all at the cost, charge and expense of the Mortgagors; but in no event shall the Mortgagee be held responsible for failure to have any insurance written or for any loss or damage growing out of a defect in any policy, or growing out of the failure of any insurance company to pay for any loss or damage insured against. That the Mortgagee is authorized to compromise and settle any claims for insurance, and to receipt therefor on behalf both of the Mortgagors and their assigns and the Mortgagee. All such insurance shall contain a clause of replacement endorsement.

That the Mortgagors will pay all taxes, assessments, and other governmental levies, now or hereafter assessed against the mortgaged premises, or imposed upon this mortgage or the note secured hereby, as soon as the same become due and payable, and shall immediately pay and discharge any lien having precedence over this mortgage. And to assure prompt payment the Mortgagors agree to pay to the Mortgagee monthly budget payments estimated by the Mortgagee to equal one-twelfth of the annual insurance premiums, taxes, assessments, and other governmental levies, which are or may become due upon the mortgaged premises, or upon this mortgage or the note secured hereby, the amount of such payments to be adjusted from time to time as conditions may require. The budget payments so accumulated may be applied by the Mortgagee to the payment of such taxes, assessments, or levies, in the amounts shown by the official statements thereof, and to the payment of insurance premiums in the amount actually paid or incurred therefor. And such budget payments are hereby pledged to the Mortgagee as collateral security for full performance of this mortgage and the note secured hereby and the Mortgagee may, at any time, without notice, apply said budget payments upon any sums delinquent upon said note or under the terms of this mortgage.

In any action brought to foreclose this mortgage or to protect the lien hereof, the Mortgagee shall be entitled to recover from the Mortgagors a reasonable attorney fee to be allowed by the court, and the reasonable cost of searching the records and obtaining abstracts of title or title reports for use in said action, and said sums shall be secured by this mortgage. In such foreclosure action a deficiency judgment may be entered in favor of the Mortgagee, and a receiver may be appointed at the Mortgagee's request to collect the rents, issues and profits from the mortgaged premises.

And it is further covenanted and agreed that the owner and holder of this mortgage and of the promissory note secured hereby shall have the right, without notice, to grant to any person liable for said mortgage indebtedness, any extension of time for payment of all or any part thereof, without in any way affecting the personal liability of any party obligated to pay such indebtedness.

Wherever the terms "mortgagors" occur herein it shall mean "mortgagor" when only one person executed this document, and the liability hereunder shall be joint and several.

IN THE COUNTY OF STOKES, WASHINGTON
COUNTY OF STOKES, WASHINGTON

August 21,

A. D. 1978

I HEREBY CERTIFY THAT THE WITHIN

INSTRUMENT OF WRITING, FILED BY

Stokes Co. Little Co.

OF Stevenson, WA

AT 9:35 AM August 23, 1978

AND RECORDED IN BOOK 55

OF WA AT PAGE 7412

BOOK OF STOKES COUNTY, WASH.

H P Todd

COUNTY CLERK

B Babcock

STATE OF WASHINGTON,

County of Stokes

On this day personally appeared before me Daniel E. Little and Shirley A. Little, husband and wife to me known to be the individuals described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 21st day of August, 1978, A. D.

Paul W. [Signature]
Notary Public in and for the State of Washington,
residing at Stevenson, thereina.

MORTGAGE

Loan No. 7-11111

FROM

Daniel E Little

and

Shirley A Little

TO

Riverview Savings Association

Camas, Washington

Mail To

Riverview Savings Association

Camas, Washington