

WASHINGTON MUTUAL  
SAVINGS BANK

## MORTGAGE

LOAN  
NUMBER

4-21-1979

James R. Blankenship and Debra M. Blankenship

BORROWER'S STREET ADDRESS:

228 3rd St. Vancouver, Washington 98660

88877

FILED FOR RECORD AT REQUEST OF:

WASHINGTON MUTUAL SAVINGS BANK

STREET ADDRESS

1001 Main Street

VANCOUVER, WA

Vancouver, Washington 98660

REGISTERED

INCORPORATED

INDIRECT

RECORDED

COMPARED

MAILED

THE PLACE WHERE THIS DOCUMENT IS TO BE USED  
STATE OF WASHINGTON COUNTY OF SKAMANIA

COUNTY OF SKAMANIA

I HEREBY CERTIFY THAT THE ENTITLED  
INSTRUMENT OF WRITING, FILED BY

First Avenue Title Co.

OF Skamania, Washington

AT 212 3rd at July 2, 1979

WAS RECORDED IN BOOK 28

OF 1979 AT PAGE 501

RECORDED IN SKAMANIA COUNTY, WASH.

John T. Tedder  
COUNTY AUDITORDebra M. Blankenship  
S. Blankenship

\*\*JAMES R. BLANKENSHIP AND DEBRA M. BLANKENSHIP  
WASHINGTON MUTUAL SAVINGS BANK, ("Bank"), the real property in Skamania  
described below, and all interest in it Mortgagor ever gets;

"Mortgagor" hereby mortgages to County, Washington,

Lot 33 WASHOUGAL RIVERSIDE TRACTS  
Skamania County, Washington



together with all income, rents and profits from it, all plumbing, lighting, air conditioning and heating apparatus and equipment, and all fencing, blinds, drapes, floor coverings, built-in appliances, and other fixtures, and any mobile home and all its attachments or accessories, at any time installed on or in or used in connection with such real property, all of which at the option of Bank may be considered to be either personal property or to be part of the real estate.

All of the property described above will be called the "Property." If any of the Property is subject to the Uniform Commercial Code, this mortgage is also a Security Agreement which grants Bank, as secured party, a security interest in all such property.

The Property includes:  
Serial No. (Make)

1979 Eaton Park

mobile home, Model

56124

9599

1. SECURITY. This Mortgage is given to secure the payment of \*\*Thirty Eight Thousand Eighty Two and 00/100\*\* Dollars (\$ 38,182.00) (called the "Loan") with interest as provided in the note which evidences the loan. It also secures payment of certain fees and costs of Bank as provided in Section 6 of this mortgage; and

"mortgage" is a legal term which means to give to someone, in this case the Bank, a "lien" or "preferred right" to receive the money you owe them and do not pay by selling the property you have "mortgaged." The "Mortgage" is the document which is evidence of this right and the "Mortgagor" is the person or persons who give the right to the Bank and who sign the "Mortgage."

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repayment of money advanced by Bank under Section 4 or otherwise, or protect the Property or the Bank's interest in the Property. All of this money is called the "Debt".

### **2. REPRESENTATIONS OF MORTGAGOR.** Mortgagor represents:

(a) He is the owner of complete ownership of the Property, all title unencumbered except by easements, rights of way, leases, restrictions of record not inconsistent with the intended use of the Property, and an existing mortgage or other or trust given in good faith and for value, the existence of which he has no objection to the Bank; and

(b) The Property is not used principally for agricultural or farming purposes.

### **3. PROMISES OF MORTGAGOR.** Mortgagor promises:

(a) To keep the Property in good repair, satisfy expert advice or otherwise, keep all the improvements on the Property without Bank's written consent, and not by will or transfer the Property or any interest in the Property without written notice to the Bank or failing the Bank's written consent, an advising whether it is to be sold to any one or to a bank, which may make the same available to the Bank, and to the satisfaction of the prospective buyer, as well as it would then apply to persons buying for a residential use. As a condition to an extension of credit, Bank may require the parties to furnish Bank as it deems fit reports in connection with a new home, such as credit records and financial history, to obtain the necessary documents, evidence of the location of the Property and payment of all reasonable costs due from its occupation until the date of sale;

(b) To give representations of the Bank's ownership of the Property at any reasonable hour, notwithstanding any law to the contrary, subject to the usual representations as to interests affecting the Property;

(c) To pay all taxes and special levies and assessments on the Property, as and when due, notwithstanding any law to the contrary, subject to the usual representations as to taxes affecting the Property;

(d) To pay fees on loans at home, expenses and variations of any prior charges, in the same manner as the same were paid on any part of it;

(e) To see to it that the Mortgagor retains a cash reserve for the payment of taxes and other expenses, sufficient to keep the Property free of all liens or charges which may impair the value of the Property, and to pay all taxes and other expenses, including interest thereon, three days before the day when the Mortgage is to become due, failing which, the Bank may pay them and charge the amount so paid to the Mortgagor for purposes of this Mortgage, less any

(f) To keep the Property in good repair, satisfy expert advice or otherwise, keep all the improvements on the Property without Bank's written consent, and not by will or transfer the Property or any interest in the Property without written notice to the Bank or failing the Bank's written consent, an advising whether it is to be sold to any one or to a bank, which may make the same available to the Bank, and to the satisfaction of the prospective buyer, as well as it would then apply to persons buying for a residential use. As a condition to an extension of credit, Bank may require the parties to furnish Bank as it deems fit reports in connection with a new home, such as credit records and financial history, to obtain the necessary documents, evidence of the location of the Property and payment of all reasonable costs due from its occupation until the date of sale;

(g) To give representations of the Bank's ownership of the Property at any reasonable hour, notwithstanding any law to the contrary, subject to the usual representations as to interests affecting the Property;

(h) To pay all taxes and special levies and assessments on the Property, as and when due, notwithstanding any law to the contrary, subject to the usual representations as to taxes affecting the Property;

(i) To pay fees on loans at home, expenses and variations of any prior charges, in the same manner as the same were paid on any part of it;

(j) To see to it that the Mortgagor retains a cash reserve for the payment of taxes and other expenses, sufficient to keep the Property free of all liens or charges which may impair the value of the Property, and to pay all taxes and other expenses, including interest thereon, three days before the day when the Mortgage is to become due, failing which, the Bank may pay them and charge the amount so paid to the Mortgagor for purposes of this Mortgage, less any

(k) To keep the Property in good repair, satisfy expert advice or otherwise, keep all the improvements on the Property without Bank's written consent, and not by will or transfer the Property or any interest in the Property without written notice to the Bank or failing the Bank's written consent, an advising whether it is to be sold to any one or to a bank, which may make the same available to the Bank, and to the satisfaction of the prospective buyer, as well as it would then apply to persons buying for a residential use. As a condition to an extension of credit, Bank may require the parties to furnish Bank as it deems fit reports in connection with a new home, such as credit records and financial history, to obtain the necessary documents, evidence of the location of the Property and payment of all reasonable costs due from its occupation until the date of sale;

DATED AT Vancouver

WASHINGTON, D.C.

June 11

1979

STATE OF WASHINGTON

COUNTY OF Clark

On this day witnessed:

*James R. Blankenship*  
*James R. Blankenship*  
*Debra M. Blankenship*  
*Debra M. Blankenship*

James R. Blankenship and Debra M. Blankenship, to me known to be the individuals described in and who executed the within instrument, and to whom I declare they signed the same in their free and voluntary act and intent for the uses and purposes herein mentioned.

WITNESS my hand and seal this 11 day of  
 June 1979

*Patricia M. Blahey*  
 Notary Public No. 10, for the State of Washington, certifying it