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**THIS MORTGAGE**, Made this 13 day of March, 1950.

by RICHARD J. KINGOLLY and ELLIEN KINGOLLY Mortgagee.  
to NATIONAL TRUST AND SAVINGS BANK Mortgagee.

**WITNESSETH**, That said mortgagor, in consideration of (\$750.00) Seven Hundred and Fifty Dollars, to him paid by said mortgagee, does hereby grant, bargain, sell and convey unto said mortgagee, his heirs, executors, administrators and assigns, that certain real property situated in Skamania County, State of Oregon, bounded and described as follows, to-wit: **PARCEL #1** A tract of land located in the SE 1/4 of the SW 1/4 of section 28, Township 2 North, Range 6 E.W.M., Skamania County, Washington, described as follows:

Beginning at the intersection of the centerline of County Road #1011, designated as the Duncan Creek Road, and the centerline of an existing gravel road, described in Real Estate Contract dated September 15, 1971, wherein Mary A. Miller is purchaser, recorded at page 62 of book 64 of Deeds, records of Skamania County, Washington; thence North 200 feet; thence East to intersection with the centerline of the Duncan Creek Road westerly to the point of beginning. **PARCEL #2** The Southeast Quarter of the Southwest Quarter of Section 28, Township 2 North, Range 6 E.W.M., except the West half of the West half of said Section 28, and except that portion thereof lying easterly of the centerline of County Road #1011 designated as the Duncan Creek Road and except that portion lying easterly of the centerline of an existing gravel road as designated in Real Estate Contract dated 1971 wherein Mary A. Miller is purchaser, recorded at page 62 in book 64 of Deeds, records of Skamania County, Washington, EXCEPT a tract of land located in the SE 1/4 of the SW 1/4 of section 28 Township 2 North, Range 6 E.W.M., Skamania County, Washington, described as follows: Beginning at the intersection of the centerline of County Road #1011, designated as the Duncan Creek Road, and the centerline of an existing gravel road, described in Real Estate Contract dated September 15, 1971, wherein Mary A. Miller is purchaser, recorded at page 62 of the Book 64 of Deeds, records of Skamania County, Washington; thence North 89° 52' 25" East along the centerline of said gravel road 200 feet; thence North 200 feet; thence East to intersection with the centerline of Duncan Creek Road Southwesterly to the point of beginning.

Together with all and singular the covenants, conditions and appurtenances thereto in anywise appertaining, and which may hereafter thereto be made or appertain, and the rents, issues and profits therefrom, and any and all future upon said premises at the time of his execution of this mortgage or at any time during the term of this mortgage.

**TO HAVE AND TO HOLD** the said premises with the appurtenances unto the said mortgagee, his heirs, executors, administrators and assigns forever.

This mortgage is intended to secure the payment of \$ \_\_\_\_\_ promissory note of which the following is a substantial copy:

The date of maturity or the date interest on this mortgage is the date on which the last scheduled principal payment becomes due to said lender.

And said mortgage payments to and with the mortgagee, his heirs, executors, administrators and assigns, that he is lawfully seized in fee simple of said premises and has a valid, unencumbered title therein.

and will warrant and be bound to defend the same against all persons that he will pay said note, principal and interest, according to the terms thereof; that while any part of said note remains unpaid he will pay all taxes, assessments and other charges of any nature which may be levied or assessed against said property on this mortgage or the note above described, when due and payable and before the same may become delinquent; that he will promptly pay and satisfy any and all liens or encumbrances that are or may become liens on the premises or any part thereof superior to the lien of this mortgage; that he will keep the buildings and improvements on which this mortgage is secured in the best of repair, and will cause the same to be repaired and improved as may be deemed desirable by the mortgagee, and then to the mortgagee as their value appears; that he will keep the buildings and improvements on said premises in good repair and will not consent to any policy of insurance on or for water placed on said buildings, the mortgagee may require the same to be insured in any policy of insurance on or for water placed on said buildings, and to deliver said policies to the mortgagee as soon as issued; Now if the mortgagee shall fail to cause any such insurance to be placed on or for water placed on said buildings, the mortgagee may require the same to be insured in any policy of insurance on or for water placed on said buildings, and to deliver said policies to the mortgagee as soon as issued; that he will keep the buildings and improvements on said premises in good repair and will not consent to any policy of insurance on or for water placed on said buildings, the mortgagee may require the same to be insured in any policy of insurance on or for water placed on said buildings, and to deliver said policies to the mortgagee as soon as issued; and will pay for filing the same in the proper public officers' offices, as well as the cost of all lien searches made by filing officers or searching agencies as may be deemed desirable by the mortgagee.

NOTE NO.	AMOUNT FINANCED \$ 7500.00	LOAN NUMBER \$ 7500.00	DATE FIRST PAYMENT DUE March 13 80	MEMO. No. 20071A-0
FINANCE CHARGE (3%)	\$ 2958.00	Date of First Payment	Amount of each Payment	Loans including a prepaid finance charge are prepaid in full before final installment date, shall be credited with a proportionate rebate of the prepaid finance charge in accordance with (1) Federal Housing Administration regulations or (2) Rule of FR's if contract other than F.H.A. This loan is secured by a Security Agreement of even date covering (1) Motor Vehicle (2) Other:
* (When there is no paid as before)		5-10-80	\$ 121.50	
Total Repayment	\$ 10,458.00	Frequency	Number of Payments	
ANNUAL PERCENTAGE RATE	12 10 %	monthly	0 1/2	

FOR VALUE RECEIVED I promise to pay to the order of PORTLAND TEACHERS CREDIT UNION, 1720 N.E. 9th Avenue, Portland, Ore. 97212, the amount financed as stated above, with interest thereon at the annual percentage rate stated above from date until paid, payable in installments of the frequency and in the amount indicated above. The first of such payments to be paid on the date stated above with like payments on the same date of each month thereafter until the whole sum, principal and interest, has been paid, provided that the final payment shall not in any event exceed the unpaid principal amount and accrued interest, if any. If said installments are not so paid, the whole sum of principal and interest shall become immediately due. I understand at the option of the holder of this note and in case suit is action is instituted in which this note is in issue, I promise to pay such additional sum as the court may adjudge reasonable as attorney's fees in said suit or action and any appellate proceedings (including this court and I pledge to the lender all my shares in the credit union to secure payment of this note.

Property insurance, if written in connection with this loan, may be obtained by borrower from any person of his choice. I ACKNOWLEDGE RECEIPT OF A DUPLICATE COPY OF THIS NOTE AND DISCLOSURE STATEMENT PRIOR TO THE CONSUMMATION OF THIS TRANSACTION.

1720 N.E. 9th Avenue, Portland, Ore. 97212  
 7310 10th Avenue, S.E. Portland, Ore. 97212  
 2100 Old Harbor, Milwaukie, Ore. 97122

NAME AND ADDRESS OF LENDER

102 E. James Kingway

102 E. James Kingway  
 1021200 7th 9

The mortgagor warrants that the proceeds of the loan represented by the above described note and this mortgage are (a) primarily for mortgagor's personal, family, household or agricultural purposes (see Important Notice below), (b) for an organization or (even if mortgagor is a natural person) are for business or commercial purposes other than agricultural purposes.

Now, therefore, if said mortgagor shall keep and perform the covenants herein contained, and shall pay said note according to its terms, this conveyance shall be void, but otherwise shall remain in full force as a mortgage to secure the performance of all of said covenants and the payment of said note; it being agreed that a failure to perform any covenant herein, or if a proceeding of any kind be taken to foreclose any lien on said premises or any part thereof, the mortgagor shall have the option to declare the whole amount unpaid on said note or on this mortgage at once due and payable, and this mortgage may be foreclosed at any time thereafter. And if the mortgagor shall fail to pay any taxes or charges or any lien, encumbrance or insurance premium as above provided for, the mortgagee may at his option do so, and any payment so made shall be added to and become a part of the debt secured by this mortgage, and shall bear interest at the same rate as said note without waiver, however, of any right arising to the mortgagee for breach of covenant. And this mortgage may be foreclosed for principal, interest and all sums paid by the mortgagee at any time, while the mortgagor neglects to repay any sums so paid by the mortgagee. In the event of any suit or action being instituted to foreclose this mortgage, the mortgagor agrees to pay all reasonable costs incurred by the mortgagee for title reports and title search, all statutory costs and disbursements and such further sums as the trial court may adjudge reasonable as plaintiff's attorney's fees in such suit or action, and if an appeal is taken from any judgment or decree entered therein, mortgagor further promises to pay such sum as the appellate court shall adjudge reasonable as plaintiff's attorney's fees on such appeal, all sums to be secured by the lien of this mortgage and included in the decree of foreclosure.

Each and all of the covenants and agreements herein contained shall apply to and bind the heirs, executors, administrators and assigns of said mortgagor and of said mortgagee respectively. In case suit or action is commenced to foreclose this mortgage, the Court, may upon motion of the mortgagee, appoint a receiver to collect the rents and profits arising out of said premises during the pendency of such foreclosure, and apply the same, after first deducting out of said receiver's proper charges and expenses, to the payment of the amount due under this mortgage. In construing this mortgage, it is understood that the mortgagor or mortgagee may be more than one person, that if the context so requires, the singular pronoun shall be taken to mean and include the plural, the feminine and the neuter, and that generally all grammatical changes shall be made, assumed and implied to make the provisions herein apply equally to corporations and to individuals.

IN WITNESS WHEREOF, said mortgagor has hereunto set his hand the day and year first above written.

*R. J. King*  
*John King*

IMPORTANT NOTICE: Defers, by filing out, whichever warranty (a) or (b) is not applicable if mortgage is a credit, on such word is defined in the rules regarding said Regulation Z, the mortgagee MUST comply with the Act and Regulation by making required disclosures; for this purpose, if this instrument is to be a "REAL ESTATE" to finance the purchase of a dwelling, use Special-Notice Form No. 1255 or equivalent; if the instrument is NOT to be a first lien, use Special-Notice Form No. 1305 or equivalent.

STATE OF OREGON.

County of *Washington*

BE IT REMEMBERED, That on this *25* day of *May*, 19*80*, before me, the undersigned, a notary public in and for said county and state, personally appeared the within named *John King*

known to me to be the identical individual described in and who executed the within instrument and acknowledged to me that *he* executed the same freely and voluntarily.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

*John King*  
Notary Public for Oregon  
My Commission expires *12/31/82*

90511



MORTGAGE

(FOLIO No. 103A)  
SPECIAL-NOTICE FORM FOR REAL ESTATE CREDIT

TO  
FOR

Portland Teachers  
Credit Union

AFTER RECORDING RETURN TO  
PORTLAND TEACHERS CREDIT UNION  
DEPARTMENT C  
10700 S.W. BLUEMOUNT HILDALE HWY  
BEAVERTON, OREGON 97005

SPACE RESERVED FOR RECORDS TO BE REGISTERED  
INDEXED DIRECT  
INDIRECT  
RECORDED  
COMPARED

STATE OF OREGON }  
County of *Washington* } 50.

I certify that the within instrument was received for record on the *27* day of *May*, 19*80*, at *2:30* o'clock *P.M.*, and recorded in book *57* on page *119* or as alternate number *90511* Record of Mortgages of said County.

Witness my hand and seal of County aforesaid.  
*John King* Title  
By *John King* Deputy.

Of Sheet

1358

THIS MORTGAGE Made this 13 day of March, 1960

by RICHARD C. HILGEL and ELLIEN HILGEL

Mortgagor.

to PORTLAND TEACHERS CREDIT UNION

Mortgagee.

WITNESSETH, That said mortgagor, in consideration of (\$7500.00) Seven Thousand Five Hundred and 00/100 Dollars, to him paid by said mortgagee, does hereby grant, bargain, sell and convey unto said mortgagee, his heirs, executors, administrators and assigns, that certain real property situated in Skamania County, State of Oregon, bounded and described as follows, to-wit: **PARCEL #1** A tract of land located in the SE 1/4 of the SW 1/4 of section 28, Township 2 North, Range 6 E.W.M., Skamania County, Washington, described as follows; Beginning at the intersection of the centerline of County Road #1011, designated as the Duncan Creek Road, and the centerline of an existing gravel road, described in Real Estate Contract dated September 15, 1971, wherein Mary A. Miller is Purchaser, recorded at page 62 of book 64 of Deeds, records of Skamania County, Washington; thence North 200 feet; thence East to intersection with the centerline of the Duncan Creek Road southwesterly to the point of beginning. **PARCEL #2** The Southeast Quarter of the Southwest Quarter of Section 28, Township 2 North, Range 6 E.W.M., except the West half of the West half of said Section 28, and except that portion thereof lying easterly of the centerline of County Road #1011 designated as the Duncan Creek Road and except that portion lying southerly of the centerline of an existing gravel road as designated in Real Estate Contract dated 9-15-71 wherein Mary A. Miller is purchaser, recorded at page 62 in Book 64 of Deeds, records of Skamania County, Washington, EXCEPT a tract of land located in the SE 1/4 of the SW 1/4 of section 28 Township 2 North, Range 6 E.W.M., Skamania County, Washington, described as follows; Beginning at the intersection of the centerline of County Road #1011, designated as the Duncan Creek Road, and the centerline of an existing gravel road, described in Real Estate Contract dated September 15, 1971, wherein Mary A. Miller is purchaser, recorded at page 62 of the Book 64 of Deeds, records of Skamania County, Washington; thence North 89° 42' 25" West along the centerline of said gravel road 200 feet; thence North 200 feet; thence East to intersection with the centerline of Duncan Creek Road Southwesterly to the point of beginning.

Together with all and singular the tenements, hereditaments and appurtenances thereto in anywise or in anywise appertaining, and which may hereafter thereto belong or appertain, and the rents, issues and profits therefrom, and any and all fixtures upon said premises at the time of the execution of this mortgage, or at any time during the term of this mortgage.

TO HAVE AND TO HOLD the said premises with the appurtenances unto the said mortgagee, his heirs, executors, administrators and assigns forever.

This mortgage is intended to secure the payment of the promissory note, of which the following is a substantial copy:

The date of maturity of the debt secured by this mortgage is the date on which the last installment comes due to wit June 10 19 87.

And this mortgage conforms to and with the mortgage law, usages, customs, administrators and is seized in fee simple of said premises and has a valid, unencumbered title thereto

and will warrant and forever defend the same against all persons; that he will pay said note, principal & the terms thereof; that while any part of said note remains unpaid he will pay all taxes, assessments or nature which may be levied or assessed against said property, or this mortgage or the note above described and before the same may become delinquent; that he will promptly pay and satisfy any and all liens or may become liens on the premises or any part thereof superior to the lien of this mortgage, that he now is or which hereafter may be erected on the said premises continuously insured against loss or damage hazards as the mortgagee may from time to time require, in an amount not less than the original principal balance and then to the mortgagee as their respective interests may appear; all policies of insurance shall lapse as soon as insured. Now if the mortgagee shall fail for any reason to procure any such insurance as to the mortgagee at least fifteen days prior to the expiration of any policy in force now or hereafter the mortgagee may procure the same at mortgagee's expense; that he will keep the buildings and improve in good repair and will not commit or suffer any waste of said premises. At the request of the mortgagee with the mortgagee is executing one of these financing statements pursuant to the Uniform Commercial Code Actory to the mortgagee, and this mortgage is filed in the proper public office as well as all searches made by title officers or searching agencies as may be deemed desirable by the mortgagee.

NOTE NO	AMOUNT FINANCED \$ 7500.00	LEARN PROCEEDS \$ 7500.00	DATE	PORTLAND, OREGON March 13 19 80	
FINANCE CHARGE (EST.)	\$ 8958.00		Date of First Payment	Amount of each Payment	Loses and profits, etc. to be made manifest if sent. This is money. Value (x)
			5-10-80	\$ 121.50	
Total Repayment	\$ 10,458.00		Frequency	Number of Payments	
ANNUAL PERCENTAGE RATE	12 30		monthly	84	

\* (When loan is repaid as agreed)

FOR VALUE RECEIVED I promise to pay to the order of PORTLAND TEACHERS CREDIT UNION, 1720 N.E. 9th Avenue, Portland, Or. stated above, with interest thereon at the annual percentage rate stated above from date until paid, payable in installments as indicated above. The first of such payments to be paid on the date stated above with like payments on the same date of each month principal and interest, has been paid, provided that the final payment shall not in any event exceed the unpaid principal amount as such payments are not so paid, the whole sum of the principal and interest shall become immediately due and collectible at the option of either party is included to enforce the above. I promise to pay such additional sum as the Court may adjudge reasonable action and any appropriate proceeding concerning the same and I pledge to the lender all my shares in the credit union to secure pay fidelity insurance, if written in a profession with this loan, may be obtained by borrower from any person of his choice. I ACKNOWLEDGE THE ABOVE AND I DISBURSE STATEMENT PRIOR TO THE CONSUMMATION OF THIS TRANSACTION.

WITNESSED AND SIGNED the above on this 13th day of March 1980 at Portland, Oregon.  
 LANE AND ADDRESS OF DEBTOR

(by) Ernest R. King

(by) William J. King

(by) 1200 74