

Johnnie Joe McCoy and Bonnie S. Baker
Borrower's Street Address
MPO 561 Cooper Avenue, Underwood, WA 98651

FILED FOR RECORD AT REQUEST OF:
WASHINGTON MUTUAL SAVINGS BANK
Street Address
1201 Main Street
City, State, ZIP
Vancouver, WA 98660

THIS SPACE RESERVED FOR RECORDERS USE
IN THE COUNTY OF SKAMANIA, WASH.
I HEREBY CERTIFY THAT THE WITHIN INSTRUMENT OF WRITING FILED BY M. H. Tuttle Co. OF Skamania AT 2:52 P.M. 6/2 1980 WAS RECORDED IN BOOK 57 OF 185 AT PAGE 185 RECORDS OF SKAMANIA COUNTY, WASH.
COUNTY AUDITOR
E. H. [Signature]

Johnnie Joe McCoy, an unmarried individual, and Bonnie S. Baker, an unmarried individual WASHINGTON MUTUAL SAVINGS BANK (Bank), the real property in Skamania County, Washington, described below, and all interest in it Mortgagee ever gets.

Lots 17 and 18 of Townsite of Underwood according to the Official Plat on file and of record in Book "A" of Plats at Page 14, Records of 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 other 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 a 1980 Rex Pacifica mobile home Model 85 x 28 Serial No (Make) SD 2787

1. SECURITY. This Mortgage is given to secure the payment of THIRTY SIX THOUSAND SIX HUNDRED TWENTY EIGHT & NO/100 Dollars \$ 36,628.00 (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 recover 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 "Mortgagee" is the person or persons who give the right to the Bank and who sign the "Mortgage"

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

2. REPRESENTATIONS OF MORTGAGOR. Mortgagor represents

(a) Site is the owner or contract purchaser of the Property, which is unencumbered except by assessments, easements, and restrictions of record not inconsistent with the intended use of the Property, and an existing mortgage or deed or trust given in good faith and for value the existence of which has been disclosed to the Bank, and

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

3. PROMISES OF MORTGAGOR. Mortgagor promises

(a) To keep the Property in good repair, not to move, alter or demolish any of the improvements on the Property without Bank's written consent, and not to sell or transfer the Property or any interest in the Property without either paying off the Loan or getting the Bank's written consent. In deciding whether or not to consent to any sale or transfer, Bank may apply the same standards with respect to the qualifications of the prospective buyer as it would then apply to persons seeking for a new loan. As a condition to its consent Bank may require the parties to, by executing such things as it might then require in connection with a new loan, such as credit reports and financial statements, file in the proper public office a copy of the location of the Property and payment of all reasonable costs and fees in connection with the purchase.

(b) To allow duly authorized agents of the Bank to inspect the Property at any reasonable hour and to comply with all laws, ordinances, rules, regulations, orders, and restrictions affecting the Property.

(c) To pay on time all taxes, liens and assessments on the Property and on the Mortgage or other Debt, including all penalties and interest due on any delinquent mortgage or debt if that covering the Property, or any part of it.

(d) To perform on time all terms, covenants, and conditions of any prior mortgage, deed or trust covering the Property, or any part of it.

(e) To give to the Bank in Mortgage hereinafter made with respect to the Property a copy of all other mortgages, deeds or trusts covering the Property, or any part of it, and of all instruments which may impact Bank's interest in the Property, and to execute and deliver to the Bank a copy of any and all other instruments which may be required in connection with the mortgage or deed or trust covering the Property, or any part of it.

(f) To pay to the Bank the interest on the mortgage, and to pay to the Bank the principal of the mortgage, and to pay to the Bank all taxes, liens and assessments on the Property and on the Mortgage or other Debt, including all penalties and interest due on any delinquent mortgage or debt if that covering the Property, or any part of it.

(g) To pay to the Bank the principal of the mortgage, and to pay to the Bank the interest on the mortgage, and to pay to the Bank all taxes, liens and assessments on the Property and on the Mortgage or other Debt, including all penalties and interest due on any delinquent mortgage or debt if that covering the Property, or any part of it.

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(l) To pay to the Bank the principal of the mortgage, and to pay to the Bank the interest on the mortgage, and to pay to the Bank all taxes, liens and assessments on the Property and on the Mortgage or other Debt, including all penalties and interest due on any delinquent mortgage or debt if that covering the Property, or any part of it.

DATED AT Vancouver

WASHINGTON OF May 29

19 80

STATE OF WASHINGTON

Johnnie Joe McCoy
Bonnie S. Baker

COUNTY OF Clark

On this day personally appeared before me
Bonnie S. Baker

Johnnie Joe McCoy

to me, to be the true and correct copy of the foregoing instrument, and a certified that they signed the same, free and voluntary act and deed, for the uses and purposes therein mentioned.

WITNESSE my hand and official seal this 25th day of May 1980

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