

D1310  
WASHINGTON MUTUAL  
SAVINGS BANK

MORTGAGE

LOAN

NUMBER 44-20-250065

NAME(S)

TERRY G. MARTIN AND JEWELL E. MARTIN

BORROWER'S STREET ADDRESS

## FILED FOR RECORD AT REQUEST OF:

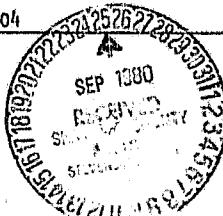
WASHINGTON MUTUAL SAVINGS BANK

STREET ADDRESS

1750-112th Ave. N.E. Suite B-110

CITY, STATE, ZIP

Bellevue, Wa. 98004



THIS PARCEL IS SERVED FOR RECORDING'S USE

I HEREBY CERTIFY THAT THE WITHIN

INSTRUMENT OF WRITING IS

SKAMANIA COUNTY, WASH.  
RECORDED IN THE

• 4:00 P.M. SEPT 25, 1980

• 6 INCHES HIGH IN BOOK 57

MATERIAL AT PAGE 439

SKAMANIA COUNTY, WASH.

S.P. Tord  
COUNTRY AUDITOR

19 Leek

RECORDED

Terry G. Martin and Jewell E. Martin, husband and wife, -----

("Mortgagor") hereby mortgages to

County, Washington.

WASHINGTON MUTUAL SAVINGS BANK, ("Bank"), the real property in

described below, and all interest in it Mortgagor ever gets:

## PARCEL "A"

Lot 1 of the Houston K. Dillon Short Plat No. 2, recorded in Book 2 of Short Plats, page 154, under Auditor's File No. 90409, records of Skamania County, Washington and being more particularly described as follows:

Beginning at the Southeast corner of the South half of the Northwest Quarter of Section 23, Township 3 North, Range 8 East of the Willamette Meridian; thence Westerly along the West/East centerline of said Section 23 a distance of 208 feet to the true point of beginning; thence continuing Westerly along said centerline a distance of 396 feet; thence Northerly 110 feet; thence East 396 feet; thence South 110 feet to the true point of beginning.

## PARCEL "B"

An easement for roadway and utilities over and across the North half of the Southwest Quarter of Section 23, Township 3 North, Range 8 East of the Willamette Meridian being 40 feet in width; 20 feet on either side of the following described centerline;

Beginning at a point 228 feet West along the center of Section line from the iron pipe at the center of Section 23, thence Southerly parallel with and 228 feet Westerly of the North/South centerline of Section 23 to the county road known as Bylin Road.

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 1981 Rex  
Serial No. (Model) SE 3509

mobile home, Model 66 X 14

1. SECURITY. This Mortgage is given to secure the payment of TWENTY ONE THOUSAND EIGHT HUNDRED TWENTY THREE AND Dollars (\$ 21,823.00) (called the "Loan") with interest as provided in the note which evidences the loan. 00/100THS 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 "Mortgagor" 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 this money is called the "Debt".

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

(a) S/He is the owner or contract purchaser of the Property, which is unencumbered except by easements, reservations, and restrictions of record not inconsistent with the intended use of the Property, and an existing mortgage or deed of 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 agricultural 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 asking for a new loan. As a condition to its consent Bank may require the parties to provide to it such things as it might then require in connection with a new loan, such as credit reports and financial statements from the prospective buyers, evidence of the location of the Property and payment of all reasonable costs and fees in connection with the transfer);

(b) To allow representatives of the Bank to inspect the Property at any reasonable hour, and to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the Property;

(c) To pay on time all lawful taxes and assessments on the Property and on this Mortgage or on the Debt, including any amounts due under any prior contract, mortgage, or deed of trust covering the Property or any part of it;

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

(e) To see to it that this Mortgage remains a valid lien on the Property superior to all liens except those described in Section 2(a), and to keep the Property free of all encumbrances which may impair Bank's security. It is agreed that if anything else is in the priority of any encumbrance other than those described in Section 2(a) over this Mortgage in any pleading filed in any action, the parties hereto shall impair the lien of this Mortgage for purposes of this Section 3(e); and

(f) To keep the improvements insured by a company satisfactory to Bank against fire and extended coverage perils, and against such other risks as Bank may reasonably require, in the greater of the original amount of the Loan or the replacement value of the improvements as determined by Mortgagor's insurer, or in a lesser amount recommended by such insurer and accepted by Bank, and to cause all insurance policies to be endorsed to show the interest of and to be delivered to Bank.

**4. CURING OF DEFAULTS.** If Mortgagor fails to comply with any of the covenants in Section 3, including at the time of any prior contract, mortgage, or deed of trust, Bank may take any action required to comply with any such covenants without causing any other right or remedy it may have for Mortgagor's failure to comply. Repayment to Bank of all the money spent by Bank on behalf of Mortgagor shall be secured by this Mortgage, and the amount spent shall bear interest at the rate of twelve (12%) percent per year and be non-negotiable. Mortgagor on demand, or if there is a breach of any of the covenants of this Mortgage, or any other document securing the Loan, the Debt and any other money which repayment is secured by this Mortgage shall immediately become due and payable at the option of the Bank. If this happens, Bank may sell at a public auction to foreclose this Mortgage and may take possession of the Property and take any other actions the Bank considers appropriate to protect the rents and profits from the Property, including exercising the rights of a secured party under the Uniform Commercial Code, and may apply all the money it collects against any debt secured by this Mortgage in any order the Bank chooses. In connection with any lawsuit to foreclose this Mortgage, Bank shall have the right to secure appointment of a receiver for the Property and to manage, rent and profit.

**6. FEES AND COSTS.** Mortgagor shall pay Bank's reasonable cost of searching records, other reasonable expenses as allowed by law, and reasonable lawyers' fees, in both trial and appellate courts, in any lawsuit lawfully brought to foreclose the Mortgage, in any lawsuit or proceedings which Bank is obliged to prosecute or defend to protect the lien of this Mortgage, and in any other action taken by Bank to collect the Debt, including any disposition of the Property under the Uniform Commercial Code.

**7. MISCELLANEOUS.** This Mortgage shall benefit and obligate the heirs, devisees, legatees, administrators, executors, successors, and assigns of the parties hereto. The words used in this Mortgage referring to one person shall be read to refer to more than one person if two or more have signed this Mortgage or become responsible for doing the things this Mortgage requires. If any provision of this Mortgage is determined to be invalid under law, that fact shall not invalidate any other provision of this Mortgage, but the Mortgage shall be construed as if not containing the particular provision or provisions held to be invalid, and all remaining rights and obligations of the parties shall be construed and enforced as though the invalid provision did not exist.

DATED AT Vancouver

WASHINGTON ON

9-22-1980

STATE OF WASHINGTON

) SS.

COUNTY OF Clark

TERRY G. MARTIN

, to me known to be the individuals described in  
and who executed the within foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed,

JEWELL E. MARTIN  
and who executed the within foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed,  
for the uses and purposes herein mentioned.

WITNESS my hand and official seal this 22nd day of Sept.

Notary public in and for the state of Washington, residing at Vancouver

1980