**Pioneer National** Title Insurance Company

WASHINGTON TITLE INVISION

Clark County Office 100 East 19th Street Varcouver, Wn. 98660

MORTGAGE

WI-331

THE MORTGAGOR S

GREGORY D. GIFFORD and CINDI R. GIFFORD,

husband and wife

hereinafter referred to as the mortgagor, mortgages to

WASHINGTON STATE BANK

the following described real property situate in the County of

State of Washington:

Lot 13 of Block 4, Plat of Relocated North Bonneville, recorded in Book B of Plats, Page 10, under Skamania County File No. 83466, also recorded in Book B of Plats, Page 26, under Skamania County File No. 84429, Records of Skamania County, Washington.



together with the appurtenances, and all awnings, screens, mantels, and all plumbing, lighting, heating, cooling, ventilating, elevating and watering apparatus and fixtures now or hereafter belonging to or used in connection with the property, all of which shall be construed as a part of the realty.

To secure the performance of the covenants and agreements hereinafter contained, and the payment of TEN THOUSAND AND NO/100 - - - with interest from date until paid, according to the terms of certain promissory note even date herewith.

The mortgagor covenants and agrees with the mortgagee as follows: that he is lawfully seized of the property in fee simple and has good right to mortgage and convey it; that the property is free from all liens and encumbrances of every kind; that he will keep the property free from any encumbrances prior to this mortgage; that he will pay all taxes and assessments levied or imposed on the property and/or on this mortgage or the debt hereby accured, at least ten days before delinquency, and will immediately deliver proper receipts there for to the mortgagee; that he will not permit waste of the property; that he will keep all buildings now or hereafter placed on the property in good order and repair and threasingly insured against less or damage by fire to the extent of the full insurable value thereof in a company acceptable to mortgages and for the mortgages's benefit, and will deliver to mortgagee the policies, and renewals thereof at least five mays before expiration of the old

Should the mortgagor default in any of the foregoing covenants or agreements, then the mortgages may perform the same and may pay any part or all of principal and interest of any prior encumbrance or of insurance premiums or other charges secured hereby, and any amount so paid, with interest thereon at the sighest legal rate from date of payment shall be repayable by the mortgagor on demand, and shall also be secured by this mortgage without waiver of any right or other remedy arising front breach of any of the covenants hereof. The mortgagee shall be the sole judge of the validity of any tax, assessment or lien asserted against the property, and payment thereof by the mortgagee shall establish the right to meorie the amount so paid with interest.

Time is of the essence hereof, and if default be made in the tayment of any of the sums hereby secured, or in the performance of any of the covenants or agreements herein contained, then in any such case the remainder of unpaid principal, with accrued interest and all other indebtedness hereby secured, shall at the election of the mortgager become immediatel; due without notice, and this mortgage may be foreclosed.

In any action to forcelose this mortgage or to collect any charge growing out of the debt here a secured, or in any suit which the mortgagee may be obliged to defend to protect the unimpaired priority of the lien hereof, the mortgagor agrees to pay a reasonable aum as attorney's (see and all costs and expenses in connection with such suit, and also the reasonable cost of searching records, which sums shall be secured hereby and included in any decree of foreclosure.

Dated at Washougal, Washington

this 2nd day of December,