

MORTGAGE

THE MORTGAGOR^s CHARLES E. COCHRAN and CATHERINE COCHRAN, Husband and Wife,

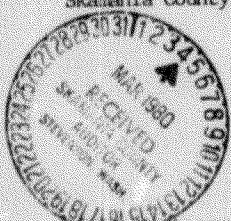
MORTGAGE to COLUMBIA GORGE BANK

a corporation, hereinafter called the mortgagor, to secure payment of Twenty Thousand and No/100ths-----

DOLLARS (\$20,000.00)

in legal money of the United States of America, together with interest thereon according to the terms and conditions of one or more promissory notes now or hereafter executed by the mortgagor and to secure the payment of such additional money as may be loaned hereafter by the mortgagor to the mortgagor for the purpose of repairing, renovating, altering, adding to or improving the mortgaged property, or any part thereof, or for any other purpose whatsoever, the following described real property, and all interest or estate therein that the mortgagor may hereafter acquire, together with the income, rents and profits therefrom, situated in the County of Skamania State of Washington, to-wit:

All of Lot 9 and the westerly 35 feet of Lot 10 of Hilltop Manor, according to the amended plat thereof on file and of record in the office of the Auditor of Skamania County, Washington, at page 110 of Book "A" of Plats, Records of Skamania County, Washington.



The appearances, fixtures, attachments, tenements and hereditaments, now or hereafter existing on the property described above, and advertising thereon, including all trees and shrubs, all awnings, screens, mantles, furniture, refrigeration and heating apparatus, all window shades, venetian blinds, window shades and all plumbing, lighting, heating (including oil burner), cooling and air conditioning apparatus and all covering apparatus and all fixtures now or hereafter belonging to or used in connection with the property, which shall be construed as part of the realty.

The mortgagor covenants and agrees with the mortgagor as follows: that he will not commit on the property or in the buildings thereon, or in any part thereof, any waste, damage or destruction of every kind; that he will have good right to mortgage and convey it that the property is free from all liens, encumbrances or charges of every kind; that he will keep the property free from any incumbrances prior to this mortgage; that he will pay taxes and assessments levied or imposed on the property and/or on this mortgage or on the debt that shall accrue at least semi-annually before discharge; and will immediately deliver possession, except as to the mortgagor, that he will not permit waste on the property; that he will keep all buildings now or hereafter placed on the property in good order and repair and immediately repair any damage to the property by him to the extent of their reasonable value; that in a case of fire or other casualty, the mortgagor shall pay the expenses of the insurance and for the mortgagee's benefit, and if the insurance does not cover the full amount of the loss, the mortgagor shall pay the deficiency and credit payable to the mortgagee on the principal amount of the debt; that he will not make any alterations, additions, or improvements to the property without the written consent of the mortgagee; and that he will not lease the property to any person without the written consent of the mortgagee.

The mortgagor agrees that if the principal amount of the debt exceeds the amount of the principal amount of the debt, all amounts received by him upon any and all rents or past due amounts, shall be applied to the payment of the principal amount of the debt in the following manner: the right to retain amounts received in payment of the principal amount of the debt in the manner hereinabove provided in the event of default as follows:

The mortgagor shall pay to the mortgagee the amount of the principal amount of the debt, all amounts received by him upon any and all rents or past due amounts, shall be applied to the payment of the principal amount of the debt in the following manner: the right to retain amounts received in payment of the principal amount of the debt in the manner hereinabove provided in the event of default as follows:

The mortgagor shall pay to the mortgagee the amount of the principal amount of the debt, all amounts received by him upon any and all rents or past due amounts, shall be applied to the payment of the principal amount of the debt in the following manner: the right to retain amounts received in payment of the principal amount of the debt in the manner hereinabove provided in the event of default as follows:

The mortgagor shall pay to the mortgagee the amount of the principal amount of the debt, all amounts received by him upon any and all rents or past due amounts, shall be applied to the payment of the principal amount of the debt in the following manner: the right to retain amounts received in payment of the principal amount of the debt in the manner hereinabove provided in the event of default as follows:

The mortgagor shall pay to the mortgagee the amount of the principal amount of the debt, all amounts received by him upon any and all rents or past due amounts, shall be applied to the payment of the principal amount of the debt in the following manner: the right to retain amounts received in payment of the principal amount of the debt in the manner hereinabove provided in the event of default as follows:

In the event he releases this mortgage or transfers the same, giving up all or any part of the debt hereby secured, or any suit which the mortgagor has in his power to defend to protect the mortgaged property in his behalf, the mortgagor agrees to pay to the mortgagee his attorney's fees and all costs and expenses in connection with such suit, and all reasonable cost of searching records, title company costs, which sum shall be charged to the debt, and the remainder of unpaid principal with accrued interest, and the mortgage date so released.

Upon bringing action to foreclose this mortgage or to subject the same to such proceeding as providing the mortgagee action, notice may apply for and seize the appurtenances of a receiver for the mortgaged property in any part thereof, and the receiver rents and profits therefrom. The mortgagor hereby covenants that in any action brought to foreclose this mortgage, a deficiency judgment may be recovered and taken for the amount of the principal amount of the debt, the remainder of unpaid principal with accrued interest, and all other sums unless herein secured, all at the election of the court, and become immediately due without notice, and the mortgage date so released.

Mortgagors shall not assign this contract in whole or in part without first obtaining written consent of the mortgagees therein.

Dated at Stevenson, WA

the 29th day of February

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STATE OF WASHINGTON,
County of Skamania

I, undersigned, a notary public in and for the state of Washington, hereby certify that on this 29th day of February, 1980, personally appeared before me Charles E. Cochran and Catherine Cochran, Husband and Wife,

to me known to be the individuals described in and who executed the foregoing instrument, and acknowledged that they signed and sealed the same at their free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL the day and year last aforesaid.

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