

THIS INDENTURE WITNESSETH, That we, Benjamin F. Beals and Annie E. Beals, husband and wife, parties of the first part, for and in consideration of the sum of Five Hundred Dollars, to us in hand paid, the receipt whereof is hereby acknowledged, have bargained, sold and conveyed and by these presents do bargain, sell and convey unto Laura D. Baldwin, party of the second part, the following described premises, towit: The Southeast quarter of the Northwest quarter of Section 20 in Township 3 North of Range 10 East of Willamette Meridian, In Skamania County, State of Washington, Together with tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining; To have and to Hold the same, with the appurtenances, unto the said Laura D. Baldwin and her heirs and assigns forever.

THIS CONVEYANCE is intended as a mortgage to secure the payment of the sum of Five Hundred Dollars, in accordance with the tenor of one certain instrument of writing, of which the following is a substantial copy, towit:

\$500.00

Hood River, Oregon, July 17, 1914.

Three years after date, without grace, I promise to pay to the order of Laura D. Baldwin Five Hundred Dollars for value received, with interest from date, payable semi-annually at the rate of eight per cent. per annum, until paid, principal and interest payable U.S. Gold Coin, at The first National Bank of Hood River, Oregon, and if default shall be made in the principal or interest as above provided, then the above sum of both payment of principal and interest shall become immediately due and collectible at the option of the holder of this note; and in case suit or action is instituted to collect this note or any portion thereof, I promise to pay such additional sum of money as the Court may adjudge reasonable as attorney's fees in said suit or action.

This note may be paid at any interest paying date after one year by giving sixty days notice.

Due..... (Signed) Benjamin B. Beals
Annie E. Beals.

It is further expressly agreed: That should the said Mortgagors fail to make payment of any taxes, insurance premiums, or other charges payable by them, or suffer said premises to become subject to any lien or incumbrance having precedence to this mortgage, as hereinbefore provided against, the said Mortgagee may, at her option make payment thereof, and the amounts so paid, with interest thereon at eight per centum per annum, shall be added to and become a part of the debt secured by this mortgage without waiver, however, of any rights of said Mortgagee arising from breach of any of said covenants;

Now, if the sums of money due upon said instrument shall be paid according to agreement therein expressed, this conveyance shall be void, but in case default shall be made in payment of the principal or interest, as above provided, then the said Laura D. Baldwin and her legal representatives may sell the premises above described, with all and every of the appurtenances, or any part thereof, in the manner prescribed by law, and out of the money arising from such sale, retain the said principal and interest, together with the costs and charges of making such sale, and a reasonable sum as attorney's fees, and the overplus, if any there be, pay over to the said Benjamin F. Beals and Annie E. Beals, and their heirs or assigns, and the said parties of the first part, for their heirs, executors and administrators do covenant and agree to pay said party of the second part, her executors, administrators or assigns all the said sum of money as above mentioned.

WITNESS, our hand and seal this 17th day of July, A.D. 1914.
Done in the presence of) Benjamin F. Beals (Seal)
W.J. Filz)
A.W. Onthank) Annie E. Beals (Seal)

State of Oregon,)
County of Hood River,) ss.

Be it Remembered, That on this 17th day of July, A.D. 1914, before me, the undersigned, a Notary Public in and for said County and State, personally appeared