

over the amount necessary to pay said interest, such amount shall be paid over to the mortgagor herein, the mortgagor to keep up all improvements and other expenses incident to the operation of said premises to the extent of her interest therein.

And the party of the first part covenants that she is the owner of an undivided one seventh interest therein in fee as herein set out, and that it is free from incumbrances, and that she will pay all of said sums of money, the principal and interest, specified in said note at the times herein designated, and all of the taxes and assessments which may be assessed or levied against the party of the second part, or assigns, on account of said note or mortgage, and all taxes and assessments which may be lawfully levied upon or against said land when the same becomes due and payable, and not later than ten days before the same becomes delinquent.

And it is agreed that if said mortgagor shall fail or neglect to pay said taxes and assessments as above provided, the mortgagee may pay the same and they shall at once become due and bear interest at the rate of 10 per cent per annum until repaid. And the same shall be paid at the same time and with the first installment of interest which shall become due thereafter; and shall be a part of the debt secured by this mortgage and a lien on said land.

Now the payment of the said principal, interest and taxes as above provided, will render this conveyance void.

But it is expressly provided, that time and the exact performance of all the conditions hereof is of the essence of this contract, and in case default be made in the payment of any of said sums or money when due and payable; as above provided, either of the principal or any installment of interest, or any portion thereof or of any of the said taxes, or in the performance of any of the covenants or conditions herein provided on the part of the mortgagor, then the whole of the principal sum and the interest accrued at the time default is made, and all taxes which the holder of said note shall have paid or become liable to pay, shall at the option of such holder become due and payable and this mortgage may be foreclosed at any time thereafter.

And it is also expressly agreed between said parties that if any suit is instituted to effect such foreclosure, by reason of any such default, the party to such suit holding this mortgage may recover therein as attorney's fees such sum as the court may adjudge reasonable, in addition to costs and disbursements allowed by the code of civil procedure, and said attorney's fees and costs shall be secured by this mortgage.

It is also expressly agreed that in case of a foreclosure of this mortgage and the sale of the mortgaged property, if sufficient should not be received from such sale to satisfy the principal and interest due on the note hereby secured, that a deficiency judgment may be entered herein and an execution levied upon any other property of the mortgagor, sufficient to satisfy any such deficiency.

IN WITNESS WHEREOF I have hereunto set my hand and seal the day and year first above written.

Executed in presence of:

Losie A. Jones. (Seal)

R.M. Wright.

J.M. Stevenson.

State of Washington, )  
County of Skamania, ) ss

This certifies that on this 21st day of April, 1915, before me a Notary Public in and for said county and state personally appeared the within named Losie A. Jones, a widow to me known to be the individual described in and who executed the fore-