

Two Thousand dollars, representing a loan from said mortgagee, together with the interest thereon and all further sums secured by this mortgage, according to the covenants hereinafter contained, and the tenor and effect of one certain promissory note given for said sum of Two thousand dollars, made by said mortgagors and payable to said mortgagee, of even date with this mortgage and bearing interest and falling due as in and by said note provided, and to which said note forty cents in United States Documentary Internal Revenue Stamps are attached and cancelled.

Now, said mortgagors do covenant and agree with said mortgagee; That they will not suffer nor permit said premises to be or to become subject to any lien or encumbrance that shall have precedence of this mortgage; that they will pay all taxes and assessments that may be levied or assessed on said premises, and all taxes that may be levied or assessed to the holder of said note on account thereof, at least ten days before the same become delinquent.

That they will keep the buildings that may be erected and to be erected upon the lands above described, insured against loss by fire in the sum of \$500.00, in a

company or companies to be designated by the mortgagee, the policy or policies to be delivered, and the loss, if any, made payable to such mortgagee, to the extent of her lien thereon at the time of such loss. Now, if the sums of money due upon said note shall be paid according to the agreement therein expressed, and the said mortgagors shall in all other respects fully carry out and comply with the covenants hereinbefore set forth and enumerated, this conveyance shall be void. But in case default be made in the payment of the principal, or the interest, or any part thereof, when the same shall become due and payable according to the terms and conditions thereof, or in the payment of said taxes or in securing said insurance policy or policies, or if mortgagors in any other respects shall fail to comply with any of the covenants hereinbefore set forth, then the mortgagee, her heirs, assigns, or legal representatives, at any time thereafter, may declare the whole of the principal sum, with all unpaid interest accrued thereon, together with all sums, whether for taxes, insurance premiums, encumbrances, or otherwise, with interest accrued thereon, paid by said mortgagee under any agreement contained in this mortgage or to preserve her security hereunder, to be at once due and payable and in default, and this mortgage may be foreclosed in the manner prescribed by law to compel payment to be made of the full amount so declared due and payable, together with such sums as attorney's fees as the court may adjudge reasonable in addition to the costs and disbursements allowed by the Code of Civil Procedure.

WITNESS our hands and seals this 23rd day of March, 1916.

Done in the presence of

Adelaide A. Lowden (Seal)
Harry C. Lowden. (Seal)

Thomas Butler.
George R. Wilbur.

STATE OF OREGON,)
County of Hood River.....) ss.

BE IT REMEMBERED that on this 23rd day of March, 1916, before me, the undersigned, a Notary Public, within and for said county and state, personally appeared Harry C. Lowden, who is personally known to me to be the identical person described in and who signed the above instrument as one of the makers thereof, and he did acknowledge to me that he executed the same as and for his free and voluntary act and deed.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my notarial seal on the day and date first above in this my certificate written.

(Notarial Seal)

George R. Wilbur. Notary Public for Oregon.

My commission expires July 21, 1919.