

# MORTGAGE RECORD T

SKAMANIA COUNTY, WASHINGTON

aforesaid, that the premises are free from incumbrance, that he will warrant and defend the same forever against the lawful claims and demands of all persons whomsoever, and that this covenant shall not be extinguished by any foreclosure hereof, but shall run with the land.

The mortgagor further covenants and agrees:

7. To pay all and singular the principal and interest and other sums of money payable by virtue of said promissory note and of this lien, or either, promptly on the days respectively the same severally come due.

8. To keep the premises free from statutory liens of every kind, and to pay all and singular the taxes, assessments, levies, liabilities, obligations and encumbrances of every nature on said premises, or any part thereof, each and every, and deliver the official receipts therefor to the corporation, or a certificate signed by each taxing official to whom any such taxes shall be payable, that all taxes due to be paid said official have been paid for the current year; and if the same be not promptly paid the Home Owners' Loan Corporation, its legal representatives or assigns, may at any time pay the same without waiving or affecting the option to foreclose or any right hereunder, and every payment so made shall be payable on demand, shall bear interest from the date thereof at the rate of six (6%) per cent per annum, and shall be fully secured by this instrument.

9. To pay before delinquency so much of all taxes and assessments levied or imposed upon this mortgage or the debt secured thereby, or any part thereof, or upon the interest of the mortgagee in the premises, as shall not when added to the interest stated in said notes, exceed the amount of interest which may lawfully be agreed upon in writing (but this covenant shall not apply to the federal income tax);

10. To use approved methods of preserving fertility of cultivated portions of the premises, and not to commit, permit, or suffer waste upon same, nor any impairment or deterioration thereof, and not to cut or permit to be cut any of the timber upon the premises except such as may be necessary for ordinary family use; non-payments of taxes or assessments or fire insurance premiums and the failure to keep the property insured as herein required, shall be deemed waste and shall entitle the mortgagee to the appointment of a receiver;

11. To complete all buildings in course of construction or repair or about to be constructed or repaired thereon within nil months from the date hereof in accordance with the agreement heretofore made between the parties hereto;

12. To keep all buildings and improvements now or hereafter placed on the property in good repair and unceasingly insured against loss or damage by fire or otherwise to the extent of the full insurable value thereof, in manner and form satisfactory to the mortgagee, and in a company or companies to be named by the mortgagee; to have all insurance policies whatsoever affecting the property made for the benefit of the mortgagee, and to deposit them with the mortgagee, and also all renewals thereof, at least five days before the expiration of the old policies; and to pay all premiums and charges on all such insurance when due. It is agreed that in case of payment of any policy or