

**MORTGAGE RECORD T**  
SKAMANIA COUNTY, WASHINGTON

415

JOHNSON-COX COMPANY, PRINTERS, TACOMA—42854

(90) days the holder of this note may, at its option, declare all the remainder of said debt due and collectible, and any failure to exercise said option shall not constitute a waiver of the right to exercise the same at any other time; and that in the event of default in payment, and if the same is collected by an attorney at law, the mortgagor agrees to pay all costs of collection, including a reasonable attorney's fee, not exceeding ten per cent (10%).

4. It is covenanted and agreed that all awnings, door and window screens, mantels, and all plumbing, lighting, heating, cooling, ventilating, cleaning, elevating, watering and irrigating apparatus and fixtures and appliances, now or hereafter attached to, belonging to, or used in connection with the premises are and shall be deemed to be fixtures, and each and all shall be an accession to the freehold and a part of the realty.

5. This instrument is intended as a mortgage to secure the performance of the covenants and agreements hereinafter contained, and the payment of the debt represented by a certain promissory note of even date herewith, in the sum of Six Hundred Forty-Eight and 03/100 Dollars (\$648.03), made by the mortgagor to the order of the mortgagee, with interest at 5 per centum per annum on the unpaid balance, which note is payable in the same manner as hereinabove set out.

6. The mortgagor covenants lawful seisin of the premises in fee simple, good right and lawful authority to convey and mortgage the premises in the manner and form aforesaid, that the premises are free from incumbrances, 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 receipt 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 secures thereby, or any part thereof, or upon the interest of the mortgagee, as shall not when added to the interest stated in said notes, exceed the amount of interest which may be lawfully 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