## MORTGAGE RECORD U

SKAMANIA COUNTY, WASHINGTON

unto said mortgagee, its successors and assigns, against the lawful claims and demands of all persons whomsoever.

The condition of this conveyance is such that, whereas said mortgagee has actually loaned and advanced to said mortgagor, and said mortgagor has received, the just and full sum of Fourteen Hundred Thirty-seven and 25/100 dollars (\$1437.25) to be repaid according to the terms of one principal note of even date executed by the mortgagor for \$1437.25 payable in 36 monthly installments of \$39.93, the first payment to be made November 30th, 1939, and payable to the order of the United States National Bank of Portland (Oregon), at its Main Office and bearing interest as in said note provided and further providing for the payment of such sum as the court shall adjudge reasonable as attorneys! fees in case of suit or action thereon.

NOW, THEREFORE, if said mortgagor and mortgagor's heirs, successors or assigns, shall pay to said mortgagee, its successors or assigns, said sum of Fourteen Hundred Thirty seven and 25/100 dollars (\$1437.25) with interest thereon according to the tenor and effect of said note, and shall keep and perform all and singular the covenants and agreements herein contained for said mortgagor to keep and perform, then these presents shall cease and be void, but otherwise shall remain in full force and effect.

And said mortgagor hereby covenants and agrees with said mortgagee, its successors and assigns, as follows:

FIRST: that said mortgagor will pay said note promptly as the same becomes due.

SECOND: That so long as said note shall remain unpaid in whole or in part, said mortgagor will pay all taxes, assessments and other charges that may be levied or assessed upon or against said premises, this mortgage and the debt secured hereby, before they become delinquent.

THIRD: that said mortgagor will keep all the improvements erected on said premises in good order and repair, and will not do nor permit waste of the premises hereby mortgaged.

FOURTH: that so long as said note shall remain unpaid in whole or in part, said mortgagor will keep the buildings now erected, or any which may hereafter be erected, on said premises insured against loss or damage by fire to the extent of not less than Fourteen Hundred Thirty seven and 25/100 dollars (\$1437.25) (provided, however, that if any of the policies of such insurance contain any condition or provision as to co-insurance, the buildings shall be kept insured for a sufficient amount also to comply with such co-insurance condition) in some company or companies acceptable: to said mortgagee and for the benefit of said mortgagee, and will deliver the policies and renewals for all insurance on said property, with suitable and satisfactory mortgage clauses endorsed thereon, to said mortgagee promptly after the issue thereof, and should the mortgagor fail to insure or deposit said policies and renewals thereof as herein provided, said mortgagee may procure said insurance at the expense of said mortgagor.

And it is further expressly understood and agreed as follows:

- 1. Should said mortgagor fail to pay installment of principal or interest as the same becomes due, and should said default continue for fifteen (15) days, the entire debt secured by this mortgage shall at once become due and payable if the mortgagee so elects, and all notice of such election is hereby waived.
- 2. The whole principal of said note shall become immediately due, at the option of the mortgagee, after default for fifteen (15) days in the payment of any tax or of any installment of any assessment for local improvements heretofore or