MORTGAGE RECORD V

SKAMANIA COUNTY, WASHINGTON

in interest with reference to this mortgage and the note hereby secured, either by forebearance on the part of the mortgagee or extension of the time of the payment of said note or
any sum secured by this mortgage without in any way releasing or discharging or in anywise
affecting the mortgagors' liability hereunder or for the debt hereby secured. In the event
of 'the sale of the above described mortgaged premises or any part thereof, or alteration, repair, remodeling, addition or removal of any building or buildings now or hereafter upon said
property without first obtaining the written consent of the mortgagee, this mortgage shall at
the mortgagee's election, become immediately due, without notice.

The mortgagors consent to a personal deficiency judgment for any part of the debt hereby secured which shall not be paid by the sale of the said property and in case of foreclosure, expressly waive any claim of homestead and all rights to possession of the premises during the period allowed by law for redemption.

The mortgagors hereby expressly assign to the mortgagee all rents and revenues from said real property or any improvements thereon and hereby assign any leases in effect or hereinaf ter in effect upon said premises or any part thereof; and in the event of default in any of the provisions of this mortgage and while said default continues or said property is used for unlawful purposes, hereby authorize and empower the mortgagee, its agents or attorneys, at its election, without notice to the mortgagors, as agent for the owner, to take and maintain full control of said property and improvements thereon; to oust tenants for non-payment of rent; to lease all or any portion thereof, in the name of the owner, on such terms as it may deem best; to make alterations or repairs it may deem advisable and deduct the cost thereof from the rents; to receive all rents and income therefrom and issue receipts therefor; and out of the amount or amounts so received to pay the necessary operating expenses and retain or pay the customary charges for thus managing said property; to pay the mortgagee any amount due upon the debt secured by this mortgage; to pay taxes, assessments and premiums on insurance policies, or renewals thereof, on said property, or amounts necessary to carry out any covenant in this mortgage contained; the mortgagee to determine which items are to be met first; but to pay any overplus so collected to the owner of said property; and those exercising this authority shall be liable to the owner/for the amount collected hereunder and the accounting thereof and as to all other persons those exercising this authority are acting only as agent of the owner in the protection of the mortgagee's interests. In no event is the right to such management and collection of such rents to affect or restrict the right of the mortgagee to foreclose this mortgage in case of default

Time is material and of the essence hereof, and if default be made in the payment of the debt hereby secured or any installment thereof, or interest, or in the preformance of any of the covenants herein contained, then in such or any of said cases, the balance of unpaid principal with accrued interest, and all other indebtedness hereby secured, shall, at the mortgagee's election, become immediately due, without notice, and this mortgage may be foreclosed.

In any suit or foreclose this mortgage, or in any suit or proceedings in which the mortgagee is obliged to defend or protect the lien hereof, the mortgagors agree to pay all costs and a reasonable sum as attorney's fees, which said fees shall be due and payable when suit is begun, and further agree to pay such reasonable costs of searching records and abstracting the same as may necessarily be incurred in foreclosing this mortgage or defending the same, which sums shall be secured hereby and included in any decree of foreclosure; the mortgagors further agree in any suit to foreclose this mortgage that a receiver may be appointed in any court having proper jurisdiction to take possession and control of the real