

MORTGAGE RECORD—W

SKAMANIA COUNTY, WASHINGTON

1. The Mortgagor will punctually pay the indebtedness represented by said note, and all other sums the payment of which is called for in this mortgage and in such other written instruments.

2. The Mortgagor is lawfully seized in fee simple title of all the real premises hereinabove specifically mentioned, free of any encumbrances, and is the sole owner and in the exclusive possession of all the above-mentioned personal property, free of any lien or encumbrance. The Mortgagor will forever warrant and defend all such real and personal property against the claims and demands of all persons whomsoever; EXCEPTING from this warranty, however, the following:

(a) All liens, encumbrances, defects, exceptions, conditions, limitations, and reservations, if any, hereinabove expressly mentioned in connection with the description of any specific real or personal property;

(b) Also the following:

None

3. The Mortgagor will pay before delinquency any and all taxes, assessments, charges, and deductions levied or assessed by the Federal, State, or municipal governments against the mortgaged property or any thereof, or against this mortgage or the debt hereby secured, or against the business, income, profits, or payrolls of the Mortgagor; specifically including (but not limited to) all general property taxes, gross or net income taxes, and deductions, levies or assessments made for emergency or war purposes, or for workmen's compensation, social security, medical aid, unemployment, or retirement funds, or for any other lawful purpose whatsoever; and the Mortgagor will not permit or suffer any such taxes, charges, or deductions to become a lien against all or any of said property.

4. The Mortgagor will faithfully and punctually comply with all laws, ordinances, and regulations (whether State, Federal, or municipal) relating to or affecting the Mortgagor's business or the premises wherein such business is now or hereafter may be conducted, specifically including (but not limited to) laws and regulations relating to the manner of employing or discharging, number, compensation, hours of service, and working conditions of employees.

5. The Mortgagor will keep all of the real and personal property hereby covered insured at all times in such amounts, in such form, and in such insurance companies as may be required by or satisfactory to the Mortgagee, insuring such property and the whole thereof against fire, war damage during periods when the Government may be at war, and such other risks as the Mortgagee may deem advisable. As to fire insurance and war damage insurance, such policies shall be either (a) in the form of blanket coverage without segregation of the items insured, or (b) allocated to the various items of property insured in such manner as may be satisfactory to the Mortgagee. The Mortgagor will deliver to the Mortgagee all such insurance policies, together with appropriate instruments in form prescribed by the Mortgagee requiring all losses to be paid to the Mortgagee. All original and renewal premiums on such insurance shall be paid in full as and when due by the Mortgagor. The Mortgagor covenants never at any time to commit or suffer to be committed any act which would in any wise impair the enforceability of any such policies.

6. The Mortgagor shall not and will not create or suffer or permit to be created any lien, claim, demand, or encumbrance upon or against any of the above-mentioned property superior to or on a parity with the lien hereby created; and should any such prior or equal lien, right, claim, or demand arise notwithstanding this covenant, the Mortgagor will immediately pay and discharge the same in full, securing such releases therefrom as may be satisfactory to the Mortgagee.