

# MORTGAGE RECORD-X

SKAMANIA COUNTY, WASHINGTON

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PIONEER, INC., TACOMA-177183

paying at any time one or more installments of principal or the entire unpaid balance of said principal sum; said note providing for the payment of a reasonable attorney's fee in addition to other costs of suit thereon, and further providing that principal payments in addition to those therein contracted to be made shall operate to discharge the debt evidenced thereby at an earlier date and shall not reduce the amount or defer the due date of any installment of principal therein provided.

Each of the mortgagors covenants that they are lawfully seized of said premises in fee simple, have good right and lawful authority to convey and mortgage said premises in the manner<sup>and</sup>/form as aforesaid, and that said premises are free from encumbrances, except as herein stated, and each of the mortgagors shall and will warrant and defend the same forever against the lawful claims and demands of all persons whomsoever, and this covenant shall not be extinguished by any foreclosure hereof, but shall run with the land.

And each of the mortgagors further covenants and agrees:

To pay all debts and moneys secured hereby, when from any cause the same shall become due;

To pay when due all taxes and assessments upon said premises and all sums owing under any prior encumbrance to which this mortgage is made junior, and to procure and deliver to the mortgagee proper receipt therefor; and to suffer no other lien or encumbrance prior to the lien of this mortgage to exist at any time against said premises unless otherwise provided herein.

Not to permit the buildings on said premises to become vacant or unoccupied; not to remove or demolish or permit the removal or demolition of said buildings or improvements; not to cut or remove or permit the cutting or removal of timber from said premises except for domestic use; to maintain and cultivate the premises in a good and husband-like manner; to keep the orchards on said land properly irrigated, cultivated, sprayed and cared for; not to commit or suffer waste of any kind whatsoever upon said premises; and to do all acts and things necessary to preserve all water rights now or hereafter appurtenant to or used in connection with said premises;

To complete all buildings in course of construction, or about to be constructed thereon, within a reasonable time from the date hereof in accordance with the agreement heretofore made between the parties hereto;

To keep all buildings in good repair and unceasingly insured against loss or damage by fire in manner and form satisfactory to the mortgagee, and in a company or companies to be approved by the mortgagee, in such sum as shall be approved by the mortgagee; to pay all premiums and charges on all such insurance when due; to deposit with the mortgagee all insurance policies whatsoever affecting the mortgaged premises, with receipts showing payment in full of all premiums and charges affecting said policies; and that all insurance whatsoever affecting the mortgaged premises shall be made payable, in case of loss, to the mortgagee, with a mortgage clause in favor of and satisfactory to the mortgagee. Any sum received by the mortgagee in settlement of an insured loss may be applied at his option to discharge such portion of the indebtedness secured hereby as he shall designate or to rebuilding or restoring the premises.

To expend all moneys loaned to the mortgagor and secured by this mortgage only for the purposes set out in the original application for this loan, unless the mortgagee shall otherwise consent in writing.

Should the mortgagors be or become in default in any of the foregoing covenants or agreements, then the mortgagee (whether electing to declare the whole indebtedness hereby

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