

said premises and ha\_ a valid, unencumbered title thereto and will warrant and forever defend the same against all persons: that she will pay said note, principal and interest, according to the terms thereof; that while any part of said note remain unpaid she will pay all taxes, assessments and other charges of every nature which may be levied or assessed against said property, or this mortgage or the note above described, when due and payable and before the same may become delinquent; that she will promptly pay and satisfy any and all liens or encumbrances that are or may become liens on the premises or any part thereof superior to the lien of this mortgage; that she will keep the buildings now on or which may be hereafter erected on the premises insured in favor of the mortgagee against loss or damage by fire and such other casualties as the mortgagee may specify in the sum of \$804.85, in such company or companies as the mortgagee may designate, and will have all policies of insurance on said property made payable to the mortgagee as their interest may appear and will deliver all policies of insurance on said premises to the mortgagee as soon as insured; that she will keep/ buildings and improvements on said premises in good repair and will not commit or suffer any waste of said premises.

Now, therefore, if said mortgagor shall keep and perform the covenants herein contained and shall pay said note according to its terms, this conveyance shall be void, but otherwise shall remain in full force as a mortgage to secure the performance of all of said covenants and the payment of said note; it being agreed that a failure to perform any covenant herein, or if proceeding of any kind be taken to foreclose any lien on said premises or any part thereof, the mortgagee shall have the option to declare the whole amount unpaid on said note or on this mortgage at once due and payable, and this mortgage may be foreclosed at any time thereafter. And if the mortgagor shall fail to pay any taxes or charges or any lien, encumbrance or insurance premium as above provided for, the mortgagee may at \_\_\_\_\_ option do so, and any payment so made shall be added to and become a part of the debt secured by this mortgage, and shall bear interest at the same rate as said note without waiver, however, of any right arising to the mortgagee for breach of covenant. And this mortgage may be foreclosed for principal, interest and all sums paid by the mortgagee at any time while the mortgagor neglect to repay any sums so paid by the mortgagee.

Each and all of the covenants and agreements herein contained shall apply to and bind the heirs, executors, administrators, successors and assigns of said mortgagor and of said mortgagee respectively.

The mortgagor consent\_ to a personal deficiency judgment for any part of the debt hereby secured which shall not be paid by the sale of said property.

IN WITNESS WHEREOF, the said mortgagor has hereunto set her hand and seal this \_\_\_\_\_ day of \_\_\_\_\_ A.D. 19\_\_.

EXECUTED IN THE PRESENCE OF

Mrs. Josie Smiley (Seal)

STATE OF WASHINGTON )  
 ) SS.  
County of Skamania )

INDIVIDUAL ACKNOWLEDGMENT

On this 12th day of January, 1948, personally appeared before me, a Notary Public in and for the said County and State, the within named Mrs. Josie Smiley to me personally known to be the person described in and who executed the foregoing mortgage, and acknowledged that \_\_\_\_\_ executed the same freely and voluntarily for the uses and purposes therein mentioned.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal, this \_\_\_\_\_ the day and year first in this, my certificate, written.

Jos. Gregorius  
Notary Public in and for said County and State.  
My Commission expires March 28, 1951.

(Notarial Seal Affixed)