

according to the official plat thereof on file and of record at Page 42, Book "A" of Plats, Records of Skamania County, Washington, said corner, being a fence post on the southerly line of the Chesser-Risjord County Road; thence south 214.15 feet; thence east 100 ft.; thence north 226.85 ft. to the southerly line of said county road; thence south 81 degrees 03' west along the southerly line of the said county road to the point of beginning.

SUBJECT to an easement for a water pipe line along the westerly boundary of the above described tract of land reserved by Harry A. Berquist and Amelia K. Berquist, husband and wife,

with all rents, issues and profits therefrom, and all appurtenances, fixtures, attachments, tenements and hereditaments belonging or appertaining thereto, including all heating equipment, oil burners, light and plumbing fixtures, window shades, linoleum which is glued to floors, refrigeration and other house service equipment, and trees and shrubs, together with all interest therein of the mortgagor and that is hereafter acquired by him, to secure the payment of the principal sum of SIX THOUSAND SEVEN HUNDRED FIFTY and NO/100 -----Dollars (\$6,750.00), as evidenced by a certain promissory note of even date herewith and the terms of which are incorporated herein by reference, with interest from date at the rate of Four and One-Quarter per centum ($4\frac{1}{4}\%$) per annum on the balance remaining from time to time unpaid; the said principal and interest to be payable at the office of The National Bank of Commerce of Seattle, White Salmon Branch, White Salmon, Washington, in White Salmon, Wash., or at such other place as the holder may designate in writing, in monthly installments of FORTY-ONE and 85/100 -----Dollars (\$41.85), commencing on the first day of December, 1951, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of the entire indebtedness evidenced by said note, if not sooner paid, shall be due and payable on the first day of December, 1971.

And the mortgagor does hereby covenant that he is lawfully seized of an indefeasible estate in fee; that said premises are free of any encumbrances; that he hereby warrants the usual covenants to the same extent as a statutory warranty deed under the laws of the State of Washington and all covenants herein made, and that he will defend against any breach of any or all of the same.

The mortgagor further covenants and agrees as follows:

1. That he will pay the indebtedness, as hereinbefore provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment; and provided further that in the event the debt is paid in full prior to maturity and at that time it is insured under the provisions of the National Housing Act, he will pay to the mortgagee an adjusted premium charge of one per centum (1%) of the original principal amount thereof, except that in no event shall the adjusted premium exceed the aggregate amount of premium charges which would have been payable if the mortgage had continued to be insured until maturity; such payment to be applied by the mortgagee upon its obligation to the Federal Housing Commissioner on account of mortgage insurance.

2. That, in order more fully to protect the security of this mortgage, the mortgagor, together with, and in addition to, the monthly installments of principal and interest payable under the terms of the note secured hereby, on the first day of each month until