On this day personally appeared before me George F. Christensen, to me known to be the President of BANK OF STEVENSON, the corporation, that executed the foregoing instrument, and acknowledged to me that he signed the same as the free and voluntary act and deed of said corporation; and on oath stated that he was authorized to execute the same and that the seal affixed is the corporate seal of the said corporation.

Given under my hand and official seal this 15th day of December, 1951.

(Notarial Seal affixed)

Robert J. Salvesen
Notary Public for Washington
residing at Stevenson, therein.

Filed for record December 17, 1951 at 2-30 p.m. by C. E. Chanda.

Skamnia County Auditor

#43339

Wray O'Neal et ux to Bank of Stevenson

REAL ESTATE MORTGAGE

THE MORTGAGORS WRAY O'NEAL and EVELYN O' NEAL, husband and wife, hereinafter referred to as the mortgagor, mortgages to BANK OF STEVENSON, a corporation of Skamania, State of Washington FE 11 1937

Beginning at the southwest corner of Lot 9 of Normandy Tracket and government to the official plat thereof on file in the office of the Auditor of Skamania County, Washington, and running thence westerly along the north line of State Highway No. 8, a distance of 219 feet to the point of beginning of the tract herein described; thence westerly along the north line of said highway a distance of 43 feet; thence at a right angle northerly a distance of 64 feet; thence easterly and parallel with the north line of said highway 43 feet; thence southerly at a right angle 64 feet more or less to the point of beginning.

together with the appurtenances, and all awnings, screens, mantels, and all plumbing, lighting, heating, cooling, ventilating, elevating and watering apparatus and fixtures now or hereafter belonging to or used in connection with the property, all of which shall be construed as a part of the realty.

To secure the performance of the covenants and agreements hereinafter contained, and the payment of THREE THOUSAND SIX HUNDRED SEVENTY-FIVE and No/100---dollars with interest from date until paid, according to the terms of one certain promissory note bearing even date herewith.

The mortgagor covenants and agrees with the mortgagee as follows: that he is lawfully seized of the property in fee simple and has good right to mortgage and convey it; that the property is free from all liens and incumbrances of every kind; that he will keep the property free from any incumbrances prior to this mortgage; that he will pay all taxes and assessments levied or imposed on the property and/or on this mortgage or the debt thereby secured, at least ten days before delinquency, and will immediately deliver proper receipts therefor to the mortgagee; that he will not permit waster of the property; that he will keep all buildings now or hereafter placed on the property in good order and repair and unceasingly insured against loss or damage by fire to the extent of the full insurable value thereof in a company acceptable to mortgagee and for the mortgagee's benefit, and will deliver to mortgagee the policies, and renewals thereof at least five days before expiration of the old policies.

Should the mortgagor default in any of the foregoing covenants or agreements, then the mortgagee may perform the same and may pay any part or all of principal and interest of any prior incumbrance or of insurance premiums or other charges secured hereby, and any