

THE MORTGAGORS, DAVID NAIL and JANET NAIL, husband and wife, mortgage to ROBERT W. BENT and JOSEPHINE G. BENT, husband and wife, to secure the payment of the sum of NINE THOUSAND and no/100 DOLLARS (\$9,000.00), according to the terms of that certain Promissory Note bearing even date herewith, the following described real estate, situate in the County of Skamania, State of Washington, together with all after acquired title thereto:

A tract of land in the West Half of the Southwest Quarter of the Southwest Quarter of Section 20, Township 3 North, Range 8 E.W.M., described as follows:

Beginning at the Southeast corner of the West Half of the Southwest Quarter of the Southwest Quarter; thence West along the south line of said Southwest Quarter, a distance of 420 feet; thence North parallel with the west line of said Southwest Quarter, a distance of 520 feet; thence East parallel with the South line, a distance of 420 feet to the East line of the West Half of the Southwest Quarter of the Southwest Quarter; thence South along said East line a distance of 520 feet to the point of beginning.

ALSO known as Lot 1 of ALAN BAILEY SHORT PLAT, recorded January 2, 1979, under Auditor's File No. 87856, in Book 2 of Short Plats, page 86, records of Skamania County, Washington.

TOGETHER WITH AND SUBJECT TO a private easement for ingress and egress and public and private utilities 20 feet in width to commence at a point approximately 550 feet from the Southwest corner of Section 20, Township 3 North, Range 8 E.W.M., where the existing entrance intersects the South boundary of Section 20; thence east along said boundary on the North side until it intersects the West boundary of the East Half of the Southwest Quarter of the Southwest Quarter of Section 20, Township 3 North, Range 8 E.W.M.

SUBJECT to easements and rights of way, if any, for public roads over and across said premises; and

SUBJECT to a non-exclusive easement for ingress and egress and utilities 30 feet from the center of the existing roadway in each direction; said road running in a northwesterly direction along the breaks of Carson Creek.

AND SUBJECT TO a non-exclusive easement, 20 feet in width, for ingress, egress and utilities over, under and across that certain existing driveway or roadway situated in the Southwest corner of said premises, recorded under Auditor's File No. 88996, in Book 76 of Deeds, page 879-880, records of Skamania County, Washington.

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The Mortgagors promise and agree to pay before delinquency, all taxes, special assessments and other public charges levied, assessed or charged against said described premises, and to keep all improvements on said described premises insured against loss or damage by fire for the benefit of the Mortgagees.

In case the Mortgagors shall fail to pay any installment of principal or interest secured hereby when due, or to keep or perform any covenant or agreement aforesaid, then the whole indebtedness hereby secured shall forthwith become due and payable, at the election of the Mortgagees and if a foreclosure suit becomes necessary, there shall be included in the judgment a reasonable sum as attorney's fees, together with all sums paid by the Mortgagees, or assigns, on account of taxes, liens, assessments, title insurance charges, interest, and fire insurance.

Dated this 15<sup>th</sup> day of March, 1993.

David Nail  
DAVID NAIL

Janet Nail  
JANET NAIL

FILED FOR RECORD  
SKAMANIA CO. WASH  
BY To Best

APR 8 2 26 PM '93  
Gary M. Olson  
AUDITOR  
GARY M. OLSON

STATE OF WASHINGTON )  
County of Skamania ) ss.

I certify that I know or have satisfactory evidence that DAVID NAIL and JANET NAIL are the persons who appeared before me, and said persons acknowledged that they signed the foregoing instrument and did so as their free and voluntary act for the uses and purposes therein mentioned.

Dated: March 15, 1993.



Shirley A. Little  
Notary Public in and for the State of  
Washington, residing at Stevenson  
My appointment expires 12-31-95