

26403

MORTGAGE

BOOK # PAGE # 82

The undersigned, H. EDWARD BRADLEY AND MARY E. BRADLEY, husband and wife,

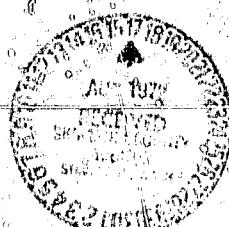
of Laramie, Washington

do hereby mortgage to Clark County Savings and Loan Association, a Washington corporation, the following described real property situated in Clark County, State of Washington, to-wit:

A tract of land located in the West Half of the Southeast Quarter of the Northwest Quarter (NW $\frac{1}{4}$ NW $\frac{1}{4}$) of Section 21, Township 3 North, Range 6 E., W. M., described as follows:

Beginning at a point 420 feet north and 250 feet east of the southwest corner of the South East Quarter of the Northwest Quarter (SE $\frac{1}{4}$ NW $\frac{1}{4}$) of the said Section 21; thence north 250 feet; thence east 100 feet; thence south 100 feet to the north line of Evergreen Street as shown in the plat of Evergreen Acres filed and of record in the office of the Auditor of Skamania County, Washington; thence west along the north line of said street to the point of beginning.

Subject to easements, rights of way, and restrictive covenants of record.



and all interest or estate therin that the mortgagors may hereafter acquire, together with the appurtenances and all awnings, window shades, screens, mantles, and oil plumbing, lighting, heating, cooling, ventilating, elevating and water-supply apparatus, furnace and heating systems, water-heaters, barnets, fuel storage bins and tanks, and irrigation systems and all built-in mirrors, ovens, cooking ranges, refrigerators, dishwashers and cupboards and cabinets, and all trees, gardens and shrubbery, and other like things and fixtures, whether now or hereafter belonging to or used in the enjoyment of said property, all of which shall be construed as a part of the realty. The within described mortgaged property is not used principally for agricultural or farming purposes.

All to secure the payment of the sum of NINETEEN THOUSAND ONE HUNDRED AND NO/100

\$19,100.00 Dollars,

with interest thereon, and payable in monthly installments of \$141.15 each month beginning on the 10th day of October, 1972, and payable on the 10th day of each month thereafter, according to the terms and conditions of a promissory note bearing even date herewith.

This mortgage loan shall remain in force until paid in full, and shall continue in force and exist as security for any debt now owing, or hereafter to become owing, by the Mortgagors to the Mortgagee.

The Mortgagors hereby warrant that if more than one covenant or obligation with the Mortgagee as follows:

That the Mortgagors have valid, undischarged title to the above described property, and will warrant and forever defend the same against the several claims and demands of every person whomsoever.

That the Mortgagors will during the continuance of this mortgage, permit no waste or strip of the mortgaged premises and will keep the buildings and appurtenances in good state of repair.

That the Mortgagors will pay said promissory note according to its terms, should the Mortgagors fail to pay any installment of principal or interest specified in said note, or any sum due under this mortgage, or break or any covenant or agreement herein contained, in the entire debt secured by this mortgage shall, at the election of the Mortgagee, become immediately due and payable. Should the Mortgagors fail to pay any sum which they may be required to pay, the Mortgagee may, without notice, cause a writ of garnishment to be issued for such breach, make full or partial payment thereof and the amount so paid with interest thereon at 5% per annum shall become immediately payable to the Mortgagee and shall be secured by this mortgage. Any payment made by the Mortgagee upon the indebtedness secured by this mortgage, or upon any sum which may be due under the provisions of this mortgage,

That the Mortgagors will keep all buildings therein continuously in repair and the Mortgagors will pay to the extent of the amount due thereon, compensation to the Mortgagee for the protection of the same, and for the removal of any encumbrance or charge placed thereon, but the Mortgagors will keep no insurance on said building other than that which may be necessary to protect the continuity or completeness and the value thereof, and the Mortgagors will not accept any premium offered, and in whatever sum and cause to be canceled any policy or insurance written, but at the expense of the Mortgagors, or held responsible for failure to have the same written, and the Mortgagors will pay to the Mortgagee the amount or portion of the value of any insurance premium which may be due upon any policy or insurance which may be taken on behalf of the Mortgagors and both spouses and the Mortgagee.

against loss or damage by fire and such other or in some responsible insurance company or that the Mortgagors will cause all insurance receipts showing payment of all premiums due shall be stated herein. That it shall be optional which the insurance shall be carried, and to any policy which may be received or accepted or expense of the Mortgagee, but shall be written or for a sum or damage growing only to pay for any loss or damage insured by the Mortgagors and both spouses and the Mortgagee.

That the Mortgagors will pay all taxes, assessments, and other governmental levies, now or hereafter assessed against the mortgaged premises, or imposed upon this mortgage or the property covered hereby, as soon as the same become due and payable, and shall immediately pay and discharge any liens having precedence over this mortgage. And to assure prompt payment the Mortgagors agree to pay to the Mortgagee monthly budget payments estimated by the Mortgagors to equal one-twelfth of the annual insurance premiums, taxes, assessments, and other governmental levies, which are or may become due upon the mortgaged premises, or upon this mortgage or the property covered hereby, the amount of such payments to be adjusted from time to time as conditions may require. The budget payments so accumulated may be applied by the Mortgagors to the payment of such taxes, assessments, or levies, in the amounts shown by the official statements thereof, and to the payment of insurance premiums in the amount actually paid or incurred thereby. And such budget payments are hereby pledged to the Mortgagee as collateral security for full performance of this mortgage and the note secured thereby, and the Mortgagee may, at any time, without notice, apply said budget payments upon any sums delinquent upon said note, or under the terms of this mortgage.

In the action brought to foreclose this mortgage or to protect the lien hereof, the Mortgagee shall be entitled to recover from the Mortgagors a reasonable attorney fee to be allowed by the court, and the reasonable cost of searching the records and obtaining abstracts of title or title reports for use in said action, and said sums shall be secured by this mortgage. In such foreclosure action, a deficiency judgment may be entered in favor of the Mortgagee, and a receiver may be appointed at the Mortgagee's request to collect the rents, issues and profits from the mortgaged premises.

And it is further covenanted and agreed that the owner and holder of this mortgage and of the promissory note secured hereby shall have the right, without notice, to grant to any person liable for said mortgage indebtedness, any extension of time for payment of all or any part thereof, without in any way affecting the personal liability of any party obligated to pay such indebtedness.

Wherever the terms "mortgagor" occur herein it shall mean "mortigator" when only one person executed this document, and the liability hereunder shall be joint and several.

Stevenson
Dated at ~~XXXXXX~~ Washington August 15, A. D. 1972

W. Howard Bradley

Mary E. Bradley

STATE OF WASHINGTON,
County of ~~XXXX~~ Skamania

On this day personally appeared before me

to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Gotten under my hand and official seal this 15th day of August, A. D. 1972

Howard M. Sawyer
Notary Public in and for the State of Washington
residing at ~~XXXXXX~~, therein.

Stevenson

REGISTERED	SEARCHED: <input checked="" type="checkbox"/>	INDEXED: <input checked="" type="checkbox"/>
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MAIL TO: Security Savings & Trust Company of Washington CAMA, WASHINGTON		

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TRUST COMPANY
CORPORATION
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