EXCEPT (4) the following described tract of land: 660 Beginning at a point 906.6 feet north and 600 feet west of the intersection of the west line of the Robbins D.L.C. and the south line of the said Section 27; thence north 29° west 122.4 feet; thence north 36°37' east 99.3 feet; thence south 186.8 feet to the point of beginning;

EXCEPT (5) rights of way for public roads including that for the county road known and designated as the Berge Road and for State Highway No. 8 as presently located and established; and right of way for road 20 feet in width granted to Gunnar Johnson by deed dated December 22, 1936, and recorded December 22, 1936, at page 131 of Book Z of Deeds;

EXCEPT (6) right of way of the Spokane, Portland & Seattle Railway Company;

EXCEPT (7) easements for electric power transmission lines acquired by Public Utility District No. 1 of Skamania County, a municipal corporation, and Pacific Power & Light Company, a corporation.

And the mortgagor promises and agrees 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 to the extent of the full insurable value thereof, for the benefit of the mortgagee and to deliver all policies and renewals to the mortgagees.

In case the mortgagor 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.

In any action to foreclose this mortgage or to collect any charge growing out of the debt hereby secured, or in any suit