

KeyBank of Washington
P.O. Box 182
Yakima, WA 98907



200212090242
Skagit County Auditor

12/9/2002 Page 1 of 2 3:22PM

Page 1 of 2

**SUBORDINATION BY KeyBank of Washington
FIRST AMERICAN TITLE CO.**

70809E7

Name, is owner and holder of the following-described instrument(s) executed by Andrew W. Young and Tietje Young of Skagit County, State of Washington:

Title of Instrument	Date of Instrument	Date Filed	Office Filed	Document, File or Book No.	Page No.
Real Estate Mortgage	08/29/1995	9/11/1995	Skagit County Auditor	9509110069	

Assessor's Tax Parcel #N/A Additional Parcel Numbers page #N/A
Abbreviated Legal Description Lots 1,2,3,10,11,12,13,14,16,21,22,23 Peaveys Acreage.
Additional Legal See Exhibit "A" page #N/A

AND, The United States Of America, Acting through the USDA - Farm Service Agency (called the "Lender") has agreed to loan \$200,000.00 to Andrew W. Young and Tietje Young (called the "Borrower") for the following purposes: AF# 200212090241
To refinance existing debt.

THEREFORE, in consideration of the Lender's agreement to make such loan to Borrower, KeyBank of Washington consents to the Borrower obtaining the loan from the Lender for such purposes, and KeyBank of Washington agree to and does subordinate in favor of the Farm Service Agency and its successors its liens or security interests created or evidenced by the above-described instrument(s) insofar as they cover the following described property and provided the Lender perfects a lien on that property:
All Real Property.

This subordination is limited to the amount actually loaned by the Lender to the Borrower (principal and accrued interest) for the forgoing purposes and also the amount actually advanced for foreclosure costs and other advances made or to be made by the Lender, for a total limitation not to exceed \$200,000.00 . * Any amount which is in excess of this figure will not be covered by this subordination unless prior written consent was obtained from KeyBank of Washington for incurring the expenditure in question. The Lender will incorporate into the borrower's note a statement that the loan will be in default should any proceeds of the loan funds obtained as a result of this subordination be used for a purpose that will contribute to excessive erosion of highly Erodible land or to the conversion of wetlands to produce an agriculture commodity, as explained in Exhibit M of Subpart G of Part 1940 of Title 7 of the Code of Federal Regulation.

IN WITNESS WHEREOF, KeyBank of Washington has signed this form on the 2nd day of December, 2002.

WITNESSES: Agnes D. Ausink

By [Signature]
KeyBank of Washington
Title Eugene R. Lewis VP
Name

SUBORDINATION BY KeyBank of Washington

STATE OF **WASHINGTON**

SS:

ACKNOWLEDGMENT

COUNTY OF **Skagit**

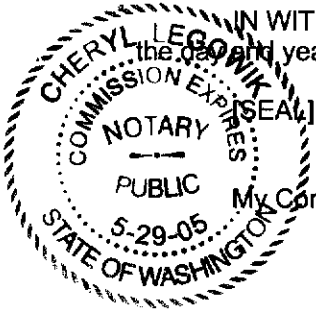
On this 2nd day of December, **2002**, before me, the subscriber, a

Notary Public _____, in and for the above county and State, appeared
(Title of Officer)

Eugene R Lusi, known to me to be
VP

of KeyBank of Washinton, and the person who executed the foregoing instrument, and he/she acknowledged to me that he/she executed the same as the free act and deed of KeyBank of Washington, for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and seal at 12/02/02
the 02nd day of December, 2002.



By Cheryl Legowik

My Commission Expires 5/29/05
(To be filled in if certifying officer is a notary public)

Title Notary Public



200212090242
Skagit County Auditor