

CONSENT AND SUBORDINATION OF MORTGAGEE

Sebasticook Valley Federal Credit Union, (hereinafter referred to as "Lender"), being the Mortgagee under that certain Mortgage Deed from Derick Terrill and Jillian J. Terrill (individually and collectively hereinafter referred to as "Mortgagor") to Lender, dated October 8, 2010, and recorded in Book 12286 at Page 163 in the Penobscot County Registry of Deeds (as same may have been amended from time to time, the "Mortgage"), does hereby consent to the recordation of that certain Declaration of Environmental Covenant and Easement Deed (the "Declaration and Easement") of near even date and recorded herewith, and to the terms and provisions of said Declaration and Easement; and Lender covenants and agrees that the Mortgage and the holder's rights thereunder are and shall be junior and subordinate in all respects to the Declaration and Easement, in the same manner as if the Mortgage and the obligations secured thereby had arisen and been executed, delivered and recorded subsequent to the execution, delivery and recordation of the Declaration and Easement. The execution of this Consent and Subordination of Mortgagee by Lender shall not be deemed or construed to have the effect of creating between Lender, the Mortgagor or any other party the relationship of partnership or of joint venture nor shall anything contained herein be deemed to impose upon Lender any of the liabilities, duties or obligations of the Mortgagor or any other party under the Declaration and Easement. Lender executes this Consent and Subordination of Mortgagee solely for the purposes set forth herein.

LENDER:

Sebasticook Valley Credit Union,

By: [Signature]
Name: James Lemieux
Title: President

STATE OF MAINE

COUNTY OF Somerset

This instrument was acknowledged before me on June 24, 2011, by James Lemieux, as President of Sebasticook Valley Federal Credit Union.

[Signature]
NOTARY PUBLIC

Print Name ANNE M. STEIN

Notary Public • State of Maine
My Commission Expires July 30, 2013

My Commission Expires:

[NOTARIAL SEAL]

PENOBSCOT COUNTY, MAINE

[Signature]
Register of Deeds