AFTER RECORDING MAIL TO:

Name Whidbey Financial Services, Inc.

200005310034 Z00005310034 Kathy Hill, Skagit County Auditor 5/31/2000 Page 1 of 1 9:36:26AM

Address PO Box 820

City, State, Zip Freeland, WA 98249

WFS-737

FIRST AMERICAN TITLE CO.

62100 - 4

SPECIAL POWER OF ATTORNEY (PURCHASE/ENCUMBER)

I, SARAH YARUSSO hereby appoint NATHAN YARUSSO as my true and lawful attorney for me and in my name and stead, and for my use and benefit to execute promissory notes, bonds, mortgages, contracts, deeds of trust and any other instruments which may be necessary or proper to purchase and/or encumber the following described real property:

LOT 13, WOODRIDGE ESTATES" ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 16 OF PLATS, PAGES 184 THROUGH 186, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Assessor's Property Tax Parcel Account Number(s): 4699-000-013-0000, R111862

Together with any personal property located thereon.

Giving and granting unto my said attorney in fact full authority and power to do and perform any and all other acts necessary or incident to the performance and execution of the powers herein expressly granted with power to do and perform all acts authorized hereby; as fully to all intents and purposes as the Grantor might or could do if personally present.

This Special Power of Attorney will cease and be of no further effect after the , or six (6) months from the date hereof, whichever first occurs.

day of

WARNING: This power of attorney will result in another person having full right to encumber your real and personal property and obligate you to a debt. It is recommended that you obtain counsel from your attorney prior to execution of this document.

DATED this 10TH day of MAY, 2000.

SARAH YARUSSO

STATE OF OREGON
COUNTY OF Multnomah s

I certify that I know or have satisfactory evidence that SARAH YARUSSO IS the persons who appeared before me, and said persons acknowledged it to be HER free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 5 - 18 - 2000

OFFICIAL SEAL

AMBER MARKS

NOTARY PUBLIC-OREGON
COMMISSION NO 331191

MY COMMISSION EXPIRES FEBRUARY 1 2004

Notary Public in and for the State of Oregon Residing at Multnoman.

My appointment expires: Feb. 1.2004