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PREPARED BY AND AFTER
RECORDING RETURN TO:
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730 S. 8th Street, Unit 516
Sheboygan, WI 53081

INTERCREDITOR AGREEMENT

BY AND BETWEEN

ReadyCap Commercial, LLC, a Delaware Limited Liability Company
(USDA LOAN A LENDER)
AND

ReadyCap Commercial, LLC, a Delaware Limited Liability Company
(USDA LOAN B LENDER)
AND

ReadyCap Commercial, LLC, a Delaware Limited Liability Company
(USDA LOAN C LENDER)
AND

ReadyCap Commercial, LLC, a Delaware Limited Liability Company
(USDA LOAN D LENDER)

Recorded by Stewart Title Guaranty Company 25000200912
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INTERCREDITOR AGREEMENT

THIS INTERCREDITOR AGREEMENT (Agreement) is dated this 27th day of January, 2026, by and between ReadyCap Commercial, LLC, a Delaware Limited Liability Company ("USDA Loan A Lender"), whose address is 200 Connell Drive, Suite 4000, Berkeley Heights, NJ 07922 and ReadyCap Commercial, LLC, a Delaware Limited Liability Company ("USDA Loan B Lender"), whose address is 200 Connell Drive, Suite 4000, Berkeley Heights, NJ 07922 and ReadyCap Commercial, LLC, a Delaware Limited Liability Company ("USDA Loan C Lender"), whose address is 200 Connell Drive, Suite 4000, Berkeley Heights, NJ 07922 and ReadyCap Commercial, LLC, a Delaware Limited Liability Company ("USDA Loan D Lender"), whose address is 200 Connell Drive, Suite 4000, Berkeley Heights, NJ 07922.

RECITALS

1. USDA Loan A Lender will provide, or has provided, a loan in the original principal amount of Four Million Three Hundred Thousand and No/100 Dollars (\$4,300,000.00) ("USDA Loan A Lender Loan"), secured by a lien ("USDA Loan A Lender Lien") on certain collateral as more particularly described below ("Common Collateral") to GREENS CHANDLER LLC, a California Limited Liability Company (hereinafter referred to as "Borrower").
2. USDA Loan B Lender will provide, or has provided, a loan in the original principal amount of Eight Million Nine Hundred Twenty Thousand and No/100 Dollars (\$8,920,000.00) ("USDA Loan B Lender Loan") to the Borrower, also secured by a lien (USDA Loan B Lender Lien) on the Common Collateral.
3. USDA Loan C Lender will provide, or has provided, a loan in the original principal amount of Four Million One Hundred Forty Thousand and No/100 Dollars (\$4,140,000.00) ("USDA Loan C Lender Loan") to the Borrower, also secured by a lien ("USDA Loan C Lender Lien") on the Common Collateral.
4. USDA Loan D Lender will provide, or has provided, a loan in the original principal amount of Four Million One Hundred Forty Thousand and No/100 Dollars (\$4,140,000.00) ("USDA Loan D Lender Loan") to the Borrower, also secured by a lien ("USDA Loan D Lender Lien") on the Common Collateral.
5. The Common Collateral is:
 X That certain real property, more particularly described in Exhibit A (legal description) attached hereto and incorporated herein by this reference, and commonly known as:
Street address: 2500 Almond Street, Klamath Falls, OR 97601

 X That certain personal property owned by Borrower, more particularly described in Exhibit B (list of equipment or other description of personal property) attached hereto and incorporated herein by this reference.
6. USDA Loan A Lender and USDA Loan B Lender and USDA Loan C Lender and USDA Loan D Lender have agreed that each of the USDA Loan A Lender Lien and the USDA Loan B Lender Lien and the USDA Loan C Lender Lien and the USDA Loan D Lender Lien on the common collateral shall rank *pari*

passu with the other and that all of the Common Property shall be held for the benefit and security of all Lenders, subject to the terms and conditions of this Agreement. USDA Loan A Lender's percentage share of the lien position is equal to the proportion that the principal amount then outstanding to the USDA Loan A Lender bears to the total principal amount then outstanding to the USDA Loan A Lender and its assigns and the USDA Loan B Lender and its assigns and the USDA Loan C Lender and its assigns and the USDA Loan D Lender and its assigns. USDA Loan B Lender's percentage share of the lien position is equal to the proportion that the principal amount then outstanding to the USDA Loan B Lender and its assigns bears to the total principal amount then outstanding to the USDA Loan A Lender and its assigns and the USDA Loan B Lender and its assigns and the USDA Loan C Lender and its assigns and the USDA Loan D Lender and its assigns. USDA Loan C Lender's percentage share of the lien position is equal to the proportion that the principal amount then outstanding to the USDA Loan C Lender and its assigns bears to the total principal amount then outstanding to the USDA Loan A Lender and its assigns and the USDA Loan B Lender and its assigns and the USDA Loan C Lender and its assigns and the USDA Loan D Lender and its assigns. USDA Loan D Lender's percentage share of the lien position is equal to the proportion that the principal amount then outstanding to the USDA Loan D Lender and its assigns bears to the total principal amount then outstanding to the USDA Loan A Lender and its assigns and the USDA Loan B Lender and its assigns and the USDA Loan C Lender and its assigns and the USDA Loan D Lender and its assigns. For purposes of this Agreement, "Lien" means and includes any lien, encumbrance, security interest, charge or other claim, of any nature whatsoever, on real or personal property collateral.

TERMS AND CONDITIONS

In consideration of the above factual recitals, the mutual agreements set forth below, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, USDA Loan A Lender and USDA Loan B Lender and USDA Loan C Lender and USDA Loan D Lender agree as follows:

1. Shared Lien Position Pari Passu on Common Collateral. Each of the USDA Loan A Lender Lien and the USDA Loan B Lender Lien and the USDA Loan C Lender Lien and the USDA Loan D Lender Lien shall rank *pari passu* with the other, with all the Common Property being held for the benefit and security of the USDA Loan A Lender and the USDA Loan B Lender and the USDA Loan C Lender and the USDA Loan D Lender, without any preference or priority to either lender, subject to the terms and conditions of this Agreement. To the extent necessary to give effect to the provisions of this Agreement each of the USDA Loan A Lender and the USDA Loan B Lender and the USDA Loan C Lender and the USDA Loan D Lender hereby:

- (a) postpones and subordinates the lien of such lender to the lien of the other lenders; and
- (b) confirms and agrees that it holds all its right, title and interest in and to the lien of such lender and in and to the Common Property and assets of the Borrower arising by virtue of the grants and covenants contained in such lien on behalf of and for the benefit and security of each of the USDA Loan A Lender and the USDA Loan B Lender and the USDA Loan C Lender and the USDA Loan D Lender on a *pari passu* basis, subject to the terms and conditions of this Agreement.

Each of the lenders' Lien on the Common Collateral ranks *pari passu* with the each of the other lenders' Lien on the Common Collateral, regardless of whether such lenders' Lien is or was created, dated and/or recorded subsequent to the creation, date and/or recordation of each of the other lenders' Lien, or vice versa. This shared lien position *pari passu* is applicable irrespective of the time, manner or order of attachment or perfection of any Lien, of the time or order of filing of any Lien instrument, or of the giving of or failure to give notice of the acquisition or expected acquisition of any purchase money security interest or other Lien. Additionally, the shared lien position *pari passu* is applicable regardless of the date

of any advances made by either the USDA Loan A Lender and the USDA Loan B Lender and the USDA Loan C Lender and the USDA Loan D Lender to the Borrower, the date of default by the Borrower under either the USDA Loan A Lender Loan or the USDA Loan B Lender Loan or the USDA Loan C Lender Loan or the USDA Loan D Lender Loan, or any priority granted by any principal of law or statute.

2. Liquidation. USDA Loan A Lender and USDA Loan B Lender and USDA Loan C Lender and USDA Loan D Lender will cooperate in liquidating and/or otherwise disposing of the Common Collateral. Unless otherwise agreed by the USDA Loan A Lender and the USDA Loan B Lender and the USDA Loan C Lender and the USDA Loan D Lender in writing at the time of default, USDA Loan A Lender will take the lead in liquidating and/or otherwise disposing of the Common Collateral, provided that prior to initiating any action to liquidate or otherwise dispose of the Common Collateral, USDA Loan A Lender must provide USDA Loan B Lender and USDA Loan C Lender and USDA Loan D Lender with USDA Loan A Lender's proposed liquidation plan and obtain the prior written consent of each of the USDA Loan B Lender and the USDA Loan C Lender and the USDA Loan D Lender, which consent will not be unreasonably withheld. All monies collected by either the USDA Loan A Lender or the USDA Loan B Lender or the USDA Loan C Lender or the USDA Loan D Lender in liquidating or otherwise disposing of the Common Collateral shall be applied first to the costs and expenses of collection, including reasonable attorneys' fees and then, within thirty (30) days of final clearance of any payment received by the USDA Loan A Lender or the USDA Loan B Lender or the USDA Loan C Lender or the USDA Loan D Lender, shared and distributed between the USDA Loan A Lender and the USDA Loan B Lender and the USDA Loan C Lender and the USDA Loan D Lender based on USDA Loan A Lender's and USDA Loan B Lender's and USDA Loan C Lender's and USDA Loan D Lender's percentage share of the lien position *pari passu*.

3. Insurance Proceeds. Any proceeds of insurance or expropriation received by the Borrower, the USDA Loan A Lender or the USDA Loan B Lender or the USDA Loan C Lender or the USDA Loan D Lender in respect of any of the Common Property shall be dealt with as though such proceeds of insurance or expropriation were paid or payable as proceeds of liquidation of the Common Property for which they compensate.

4. Change in the USDA Loan A Lender Loan or the USDA Loan B Lender Loan or the USDA Loan C Lender Loan or the USDA Loan D Lender Loan. No renewal or extension of time of payment of the USDA Loan A Lender Loan or the USDA Loan B Lender Loan or the USDA Loan C Lender Loan or the USDA Loan D Lender Loan, no release or surrender of any collateral for the USDA Loan A Lender Loan or the USDA Loan B Lender Loan or the USDA Loan C Lender Loan or the USDA Loan D Lender Loan, no delay in enforcement of payment of the USDA Loan A Lender Loan or the USDA Loan B Lender Loan or the USDA Loan C Lender Loan or the USDA Loan D Lender Loan or in enforcement of this Agreement; and no delay or omission in exercising any right or power under the USDA Loan A Lender's Loan Documents or the USDA Loan B Lender's Loan Documents or the USDA Loan C Lender's Loan Documents or the USDA Loan D Lender's Loan Documents evidencing or executed in connection with the USDA Loan A Lender Loan or USDA Loan B Lender Loan or the USDA Loan C Lender Loan or the USDA Loan D Lender Loan or under this Agreement shall in any manner impair or affect any rights hereunder.

5. No Implied Third Party Beneficiaries. To the extent there is a conflict between this Agreement and any provision in any agreement either the USDA Loan A Lender or the USDA Loan B Lender or the USDA Loan C Lender or the USDA Loan D Lender may have with a third party, including but not limited to the Borrower, the terms and conditions in this Agreement shall supersede any such provision. The parties agree that this Agreement shall not grant any right, benefit, priority, or interest to any other third party, including but not limited to the Borrower.

6. Successors and Assigns. This Agreement will inure to the benefit of and bind the respective parties to this Agreement, and their successors and assigns, including any party acquiring the USDA Loan A Lender Loan and or the USDA Loan B Lender Loan and or the USDA Loan C Lender Loan and or the USDA Loan D Lender Loan and the USDA Loan A Lender's Lien and or the USDA Loan B Lender's Lien and or the USDA Loan C Lender's Lien and or the USDA Loan D Lender's Lien by sale, assignment, or other transfer from the USDA Loan A Lender and or the USDA Loan B Lender and or the USDA Loan C Lender and or the USDA Loan D Lender.

7. Termination. This Agreement will be released and terminated upon the payment in full of the USDA Loan A Lender Loan and the USDA Loan B Lender Loan and the USDA Loan C Lender Loan and the USDA Loan D Lender Loan and all costs related thereto. A release of part, but not all of the Common Collateral, shall not cause this Agreement to terminate with respect to any remaining Common Collateral.

8. Counterparts. This Agreement may be executed in any number of counterparts, each of which will be deemed an original, and all of which together constitute one and the same instrument.

9. Miscellaneous. In the event that any provision of this Agreement is deemed invalid by a court of competent jurisdiction, all other provisions of this Agreement shall remain valid and enforceable. No modification, waiver, extension, discharge or other change of this Agreement shall be binding unless executed in writing by the party against whom enforcement of any such modification, waiver, extension, discharge or change is sought. The captions in this Agreement are used for convenience only and are not to be used in interpreting or construing this Agreement. This Agreement (including any exhibits or other documents incorporated herein) contains the entire understanding of the parties concerning the subject matter hereof and supersedes all prior or contemporaneous agreements, representations or statements, whether written or oral, between the parties on the subject matter hereof.

10. Authority to Execute Agreement. The persons signing below certify that they have been duly authorized to execute this Agreement on behalf of their respective party.

11. Recordation of Agreement. If the Common Collateral is real property, the parties agree to record this Agreement in the applicable land records for that Common Collateral. If the Common Collateral is personal property, the parties agree either to (a) file a joint UCC-1 financing statement on any personal property Common Collateral that lists both the USDA Loan A Lender and the USDA Loan B Lender and the USDA Loan C Lender and the USDA Loan D Lender as secured parties and provides in the Box for Collateral that "The Secured Parties have a shared lien pari passu on the following collateral:" or (b) if either the USDA Loan A Lender and/or USDA Loan B Lender and/or USDA Loan C Lender and/or USDA Loan D Lender has already filed its UCC-1 financing statement, then that party will file a UCC-3 amendment statement adding the other party (USDA Loan A Lender or USDA Loan B Lender or USDA Loan C Lender or USDA Loan D Lender) as an additional secured party(ies) and the shared lien pari passu for the Common Collateral.

SIGNATURE BLOCKS ON FOLLOWING PAGE.

USDA LOAN A LENDER: ReadyCap Commercial, LLC, a Delaware Limited Liability Company

By: [Signature]
Print Name: Jason Bengert
Title: Managing Director

STATE OF Arizona)
COUNTY OF Maricopa) SS

I, Sarah Martin, a Notary Public in and for said County, in the State aforesaid, do hereby certify that on January 27th, 2026, personally appeared before me, Jason Bengert, Managing Director for ReadyCap Commercial, LLC, a Delaware Limited Liability Company (USDA Loan A Lender), personally known to me to be the same person whose name is subscribed to the foregoing instrument and acknowledged that he signed, sealed, and delivered the said instrument as his free and voluntary act and as the free and voluntary act of said entity for the uses and purposes therein set forth.



(SEAL)

[Signature]
Notary Public

USDA LOAN C LENDER: ReadyCap Commercial, LLC, a Delaware Limited Liability Company

By: [Signature]
Print Name: Jason Bengert
Title: Managing Director

STATE OF Arizona)
COUNTY OF Maricopa) SS

I, Sarah Martin, a Notary Public in and for said County, in the State aforesaid, do hereby certify that on JANUARY 21st, 2026, personally appeared before me, Jason Bengert, Managing Director for ReadyCap Commercial, LLC, a Delaware Limited Liability Company (USDA Loan C Lender), personally known to me to be the same person whose name is subscribed to the foregoing instrument and acknowledged that he signed, sealed, and delivered the said instrument as his free and voluntary act and as the free and voluntary act of said entity for the uses and purposes therein set forth.



(SEAL)

[Signature]
Notary Public

USDA LOAN D LENDER: ReadyCap Commercial, LLC, a Delaware Limited Liability Company

By: [Signature]
Print Name: Jason Bengert
Title: Managing Director

STATE OF Arizona)
COUNTY OF Maricopa) SS

I, Sarah Martin, a Notary Public in and for said County, in the State aforesaid, do hereby certify that on January 21st, 2026, personally appeared before me, Jason Bengert, Managing Director for ReadyCap Commercial, LLC, a Delaware Limited Liability Company (USDA Loan D Lender), personally known to me to be the same person whose name is subscribed to the foregoing instrument and acknowledged that he signed, sealed, and delivered the said instrument as his free and voluntary act and as the free and voluntary act of said entity for the uses and purposes therein set forth.



(SEAL)

[Signature]
Notary Public

EXHIBIT A

COMMON ADDRESS: 2500 Almond Street, Klamath Falls, OR 97601

LEGAL DESCRIPTION

PIN: 3809-020CB-00100; 3809-020BD-01100; 3809-020BD-01200; 3809-020BD-01300; 3809-0290BD-01400; 3809-020BD-01500; 3809-020BD-01600; 3809-020CA-00900; 3809-020CA-01000; 3809-020CA-01100

Parcel 1:

Lots 2, 3, 4, and 5, in Block 3 of TRACT NO. 1163, CAMPUS VIEW, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. TOGETHER WITH that portion of vacated Almond Street which inured thereto as evidenced by Ordinance 6597, recorded July 6, 1990 in Volume M90, page 13373, Microfilm Records of Klamath County, Oregon.

Parcel 2:

All that portion of the NW1/4 SW1/4 of Section 20, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, lying Northeasterly of the Eastside Bypass conveyed to the State of Oregon by deed recorded June 18, 1957 in Volume 292 at page 373, Deed Records of Klamath County, Oregon and recorded December 28, 1961 in Volume 334 at page 481, Deed Records of Klamath County, Oregon.

Parcel 3:

Lots 3, 4, and 5 in Block 4 of TRACT NO. 1163, CAMPUS VIEW, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. TOGETHER WITH that portion of vacated Almond Street which inured thereto, as evidence by Ordinance 6597 recorded July 6, 1990 in Volume M90, page 13373, Microfilm Records of Klamath County, Oregon.

Parcel 4:

Lots 1 and 6 in Block 3 of TRACT NO. 1163, CAMPUS VIEW, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

EXHIBIT B
Description of Personal Property

1. All fixtures and personal property now or hereafter owned by Borrower and attached to or contained in and used or useful in connection with the real estate more fully described herein (the "Property") or the improvements thereon, including without limitation any and all air conditioners, antennae, appliances, apparatus, awnings, basins, bathtubs, boilers, bookcases, cabinets, carpets, coolers, curtains, dehumidifiers, disposals, doors, drapes, dryers, ducts, dynamos, elevators, engines, equipment, fans, fittings, floor coverings, freezers, furnaces, furnishings, furniture, hardware, heaters, humidifiers, incinerators, lighting, machinery, motors, ovens, pipes, plumbing, pumps, radiators, ranges, recreational facilities, refrigerators, screens, security systems, shades, shelving, shipping dock load level, sinks, sprinklers, stokers, stoves, toilets, trash compactor systems, ventilators, wall coverings, washers, wastewater facilities, windows, window coverings, wiring, and all renewals or replacements thereof or articles in substitution therefor, whether or not the same be attached to such improvements, and any and all proceeds of any of the foregoing.

2. All leases, subleases, rents, issues, income, amounts due and payable to Borrower under any lease or sublease of the Property (whether now due and owing or due and owing in the future, including, but not limited to, rent, additional rent, percentage rent, taxes, insurance and reimbursable costs and expenses, whether due in one payment or amortized over a period of time), condemnation proceeds and profits relating to the Property and all proceeds thereof.

3. All of Borrowers' assets, howsoever arising, wherever located and whether now owned or existing or hereafter existing or acquired, including, but not limited to, the following:

- (i) all Equipment;
- (ii) all Accounts Receivable;
- (iii) all Inventory;
- (iv) any and all monies, reserves, deposits, deposit accounts, securities, cash, cash equivalents, balances, credits, and interest and dividends on any of the above, of or in the name of Borrower, now or hereafter with the Secured Party, and any and all other property of any kind and description of or in the name of Borrower, now or hereafter, for any reason or purpose whatsoever, in the possession or control of, or in transit to, the Secured Party or any agent or bailee for the Secured Party;
- (v) all chattel paper, whether tangible or electronic chattel paper, contract rights, letter of credit rights, and instruments including, without limitation, all supporting obligations of any of the foregoing;
- (vi) all General Intangibles;
- (vii) all investment property;
- (viii) all furniture and fixtures;
- (ix) all Deposit Accounts (as such term is defined in the UCC), whether held with the Lender or a third-party financial institution;

- (x) all documents of title and receipts, whether negotiable or non-negotiable, including all goods covered by such documents;
- (xi) all books, records and computer records in any way relating to the above property;
- (xii) any and all substitutions, renewals, improvements, replacements, additions and proceeds of (i) through (xi) above, including, without limitation, proceeds of insurance policies.

"Account Debtor" shall mean any Person who is or who may become obligated to Borrower under, with respect to, or on account of an Account Receivable or other Collateral.

"Accounts Receivable" shall mean any and all accounts (as such term is defined in the UCC) of Borrower and each and every right of Borrower to (i) the payment of money or (ii) the receipt or disbursement of products, goods, services or other valuable consideration, whether such right now exists or hereafter arises, whether such right arises out of a sale, lease or other disposition of Inventory, or out of a rendering of services, or out of a policy of insurance issued or to be issued, or from a secondary obligation or arising out of the use of a credit or charge card or information contained on or for use with such card, incurred or to be incurred, or any other transaction or event, whether such right is created, generated or earned by Borrower or by some other Person who subsequently transfers such Person's interest to Borrower, whether such right is or is not already earned by performance, and howsoever such right may be evidenced, together with all other rights and interests (including all liens and security interests) which Borrower may at any time have by law or agreement against any Account Debtor or other Person obligated to make any such payment or against any property of such Account Debtor or other Person. Accounts Receivable shall include, without limitation, all revenues, receipts, income, receivables and accounts relating to or arising from rentals, rent equivalent income, income and profits from rental rooms, meeting rooms, food and beverage facilities, vending machines, telephone and television systems, laundry, the provision or sale of other goods and services, and any other items of revenue, receipts or other income, including, without limitation, income as identified in the Uniform Systems of Accounts for Hotels 9th Edition International Association of Hospitality Accountants (1996), as from time to time amended and credit card accounts. Without limitation of the foregoing, all amounts due under the Leases shall also be included within the definition of Accounts Receivable.

"Equipment" shall mean all machinery and equipment owned by Borrower, wherever located, whether now owned or hereafter existing or acquired by Borrower, any embedded software thereon, any additions thereon, accessions thereto or replacements of parts thereof.

"General Intangibles" shall mean all general intangibles (as such term is defined in the UCC) owned by Borrower, including, but not limited to payment intangibles, goodwill, software, trademarks, trade names, licenses, patents, patent applications, copyrights, inventions, franchises, books and records of Borrower, designs, trade secrets, registrations, prepaid expenses, all rights to and payments of refunds, overpayments, rebates and return of monies, including, but not limited to, sales tax refunds, tax refunds, tax refund claims and rights to and payments of refunds, overpayments or overfundings under any pension, retirement or profit sharing plans and any guarantee, security interests or other security held by or granted to Borrower to secure payment by an Account Debtor of any of the Accounts Receivable.

"Inventory" shall mean any and all goods, finished goods, whole goods, materials, raw materials, work-in-progress, components or supplies, wheresoever located and whether now owned or hereinafter acquired and owned by Borrower, including, without limitation, goods, finished goods, whole goods, materials, raw materials, work-in-process, components or supplies in transit, wheresoever located, whether now owned or hereafter acquired by Borrower, which are held for demonstration, illustration, sale or lease, furnished under any contract of service or held as raw materials, work-in-process for manufacturing or processing or supplies for manufacturing or processing, and all materials used or consumed in the business of Borrower, and shall include such other property, the sale or disposition of which has given rise to an Accounts Receivable and which has been returned to or repossessed or stopped in transit by or on behalf of Borrower, but shall not include property owned by third parties in the possession of Borrower.

"Person" shall mean individually, and "Persons" shall mean collectively, any individual, sole proprietorship, partnership, joint venture, trust, unincorporated organization, association, corporation, institution, entity, party or government (whether national, federal, state, county, city, municipal or otherwise including, without limitation, any instrumentality, division, agency, body or department thereof).

"UCC" shall mean the Uniform Commercial Code as enacted and amended in the State of California, and as may be further amended from time to time.

THIS FINANCING STATEMENT EVIDENCES A FIRST SHARED PARI PASSU LIEN POSITION BY AND BETWEEN SECURED PARTY AS THE USDA LOAN A LENDER AND AS THE USDA LOAN B LENDER AND AS THE USDA LOAN C LENDER AND AS THE USDA LOAN D LENDER.