

4/18/2003 Page

1 of

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RETURN TO: AMERICAS CHOICE MORTGAGE, INC 4210 COLUMBIA ROAD MARTINEZ, GA 30907 ATT: POST CLOSING

SUBORDINATION AGREEMENT

STATE OF

CHICAGO TITLE CO.

COUNTY OF

C 25694

THIS SUBORDINATION AGREEMENT IS MADE THIS ZI TO DAY OF FEGRERAL, 2003 BY AND BETWEEN ROBERT CARR AND ANIOLINA CARR, AND BETWEEN PSB LENDING CORP, AND BETWEEN ABN-AMRO A DIVISION OF INTERFIRST, ORIGINAL DOT/MORTGAGE DATED 11/05/1997 AND RECORDED ON 11/21/1997. AUDITOR'S NO. 97112110108. IN THE ORIGINAL SUM OF \$55,000.00. PSB LENDING CORP DOES HEREBY SUBORDINATE THE LIEN OF SAID DOT/MORTGAGE TO THE DOT/MORTGAGE OF ABN-AMRO A DIVISION OF INTERFIRST, IN THE PRINCIPAL SUM NOT TO EXCEED \$172,933.00. SAID DOT/MORTGAGE TO ABN-AMRO A DIVISION OF INTERFIRST. BEING RECORDED THIS 1872 DAY OF 1872/1 2005, IN BOOK NO. 19/A AT PAGE 18/4 WITHOUT HOWEVER AFFECTING THE LIEN OR VALUE OF SAID DOT/MORTGAGE IN ANY OTHER RESPECT, FOR THE FOLLOWING DESCRIBED PROPERTY, TO WIT:

* UNDER AF# 2003041800 18

LEGAL DESCRIPTION

LOT 45, HORIZON HEIGHTS DIVISION NO. IV, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 16 OF PLATS, PAGES 105 AND 106, RECORDS OF SKAGIT COUNTY, WASHINGTON.

IN WITNESS WHEREOF, THE OWNER AND HOLDER HAS HERETO SET ITS HANDS SEAL DAY OF FREZUNAY, 2003 PROBATE STATE OF 75 COUNTY OF COUNTY A NOTARY PUBLIC OF THE STATE OF THAT COUDAN ORM (NAME) AS (TITLE) OF RETRESIDENT (COMPANY) PERSONALLY APPEARED BEFORE ME THIS DAY AND DID HEREBY ACKNOWLEDGE AND EXECUTE THE FOREGOING INSTRUMENT. WITNESS MY HAND AND SEAL THIS THE 3/57 DAY OF & (SEAL) NOTARY PUBLIC MY COMMISSION EXPIRES: 7-15-63 BONNIE L. GYSSLER COMMISSION EXPIRES (SEAL) July 15, 2003

PREPARED BY: AMERICAS CHOICE MORTGAGE, INC., 4210 COLUMBIA ROAD. MARTINEZ, GEORGIA 30907



4/18/2003 Page