



200306060103

Skagit County Auditor

6/6/2003 Page 1 of 3 11:42AM

Prepared by and return to:
A/Sharon Rall
Mortgage Investors Corporation
6090 Central Avenue
St. Petersburg, FL 33707

106831-PA
LAND TITLE COMPANY OF SKAGIT COUNTY

Tax Parcel I.D.#:
M.I.C. Loan #: 353042

921708-00-530712.

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS, that the undersigned holder of the
Mortgage executed by
ALLEN L. EPPERLY AND SHARON L. EPPERLY
in favor of
BENEFICIAL WASHINGTON INC. D/B/A BENEFICIAL MORTGAGE CO. OF
dated 03/01/01, and recorded 03/05/01, in Book 200103050218, at Page , assigned to

by instrument dated , and recorded , in book , at Page , public records of Skagit County, , which
Mortgage encumbers the land situate in said county and described as follows:

SEE EXHIBIT A ATTACHED AND MADE PART HEREOF.

, for and in consideration of One Dollar and other valuable considerations paid to the
undersigned by
AMERIGROUP MORTGAGE CORPORATION , a Division of Mortgage Investors Corporation
, receipt whereof is hereby acknowledged, does hereby subordinate the lien of said mortgage
insofar as it encumbers the land described above to the lien of that certain Mortgage of an
amount not to exceed \$132,687.00, plus interest, advances for
taxes and/or insurance premiums on said property dated May 31, 2003 and
recorded June 6, 2003 in Official Records Book _____, at Page
Auditors # 20030606 0102

_____, public records of Skagit County,
, as if may have been modified and/or assigned.

IN WITNESS WHEREOF, the Mortgage holder has executed this instrument, or caused the same to be executed in due form required by law, on this day and year below written.

Date: May 24 '03

[Signature]
Witness

By: [Signature]
Name: J. Harvel
Title: V.P.

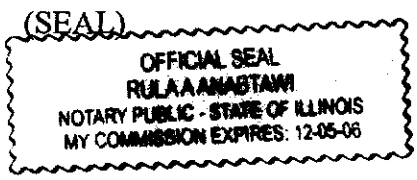
[Signature]
Witness

State of IL
County of DuPage

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared J. Harvel, as Vice President of Beneficial WA INC., who are well known to me or who produced the following identification: DRIVERS LICENSE who did/did not take an oath, and who executed the foregoing for the purposes described therein.

WITNESS my hand and official seal in the County and State last aforesaid this 24 day of May, '03 (month) (year)

[Signature]
NOTARY PUBLIC,
State of IL



Drafted by:

Printed Name:
My Commission Expires: 12/5/06

AMERIGROUP MORTGAGE CORPORATION, a Division of Mortgage Investors Corporation

[Signature]
A/Sharon Rall





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Skagit County Auditor

6/6/2003 Page 3 of 3 11:42AM

5. The land referred to in this Commitment is in the State of Washington, County of Skagit and is described as follows:

Lots 1, 2 and the Easterly 5 feet of Lot 3, Block 1507, "NORTHERN PACIFIC ADDITION TO ANACORTES," as per plat recorded in Volume 2 of Plats, page 9, records of Skagit County, Washington; also being known as Tract A of Survey recorded under Auditor's File No. 9301290038, in Volume 13 of Surveys, page 195, records of Skagit County, Washington.

Situate in the City of Anacortes, County of Skagit, State of Washington.