

THE undersigned, BANK OF MISSISSIPPI, through its duly authorized officer, does hereby certify that it is the owner and holder of the indebtedness secured by a certain Deed of Trust executed by LAWRENCE K. STEWART AND WIFE, PAULETTE C. STEWART to LESLIE B. SHUMAKE, JR., TRUSTEE, dated JULY 11, 1991, of record at BOOK 549, PAGE 89, in the Office of the Chancery Court Clerk of DeSoto County, Mississippi.

FOR and in consideration of the sum of Ten and no/100 (\$10.00) Dollars, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned does hereby subordinate the above-described Deed of Trust, to the extent of the principal amount of ONE HUNDRED ONE THOUSAND NINE HUNDRED AND NO/100 (\$101,900.00) Dollars, plus interest thereon and attorneys' fees and other expenses advanced pursuant to the terms of the above-described Deed of Trust to protect or enforce the priority of such instrument, to that certain Deed of Trust executed by LAWRENCE K. STEWART AND WIFE, PAULETTE C. STEWART, dated JUNE 25TH, 1993, naming L. PATRICK SANDLIN, as Trustee, and COMMUNITY MORTGAGE CORPORATION, as beneficiary, of record at BOOK NO. 647, PAGE NO. 498, in the Office of the Chancery Court Clerk of DeSoto County, Mississippi, and the undersigned and its successors agree that the above-described Deed of Trust securing COMMUNITY MORTGAGE CORPORATION, its successors and assigns, shall constitute a lien and encumbrance prior to and superior to the Deed of Trust securing indebtedness held by the undersigned as described above, to the extent stated above, but not further or otherwise.

THE undersigned authorizes and instructs the filing officer or the individual filing this instrument of record to insert the date and recording reference of the instrument to which subordination is made by the undersigned, in the spaces indicated above.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this the 30th day of JUNE, 1993.

BANK OF MISSISSIPPI

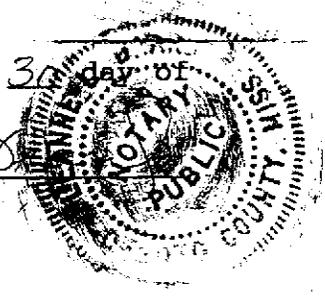
By: Joe Anthony
Name: Joe Anthony
Title: President

STATE OF MISSISSIPPI
COUNTY OF DESOTO

BEFORE ME, the undersigned Notary Public in the State and County aforesaid, personally appeared Joe Anthony, with whom I am personally acquainted and who, upon oath, acknowledged self to be the President of Bank of Mississippi of BANK OF MISSISSIPPI, the within named bargainer, and that he as such President Bank of Mississippi, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by self as such President BOB.

WITNESS my hand and Official Seal at office this 30 day of JUNE, 1993.

Lawrence L. B...
Notary Public
FILED



JUL 14 11 18 AM '93

My Commission Expires:
MY COMMISSION EXPIRES NOVEMBER 27, 1993

BK 649 PG 319
W.E. DAVIS CH. CLK.
By: Woodard, P.C.