

AGREEMENT FOR SUBORDINATION OF
EXISTING DEED OF TRUST TO NEW DEED OF TRUST

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, FIRST TENNESSEE BANK NATIONAL ASSOCIATION, Memphis, Tennessee, subordinates the Deed of Trust recorded in Book 914, Page 416, in the office of the Chancery Clerk of DeSoto County, Mississippi, executed by B. Wayne Kirkpatrick and wife, Ronda H. Kirkpatrick, to that certain Deed of Trust executed by Billy Wayne Kirkpatrick and wife, Ronda Hays Kirkpatrick, /dated January 28, 1998, and recorded in Book 966, Page 660, in the office of the Chancery Clerk of DeSoto County, Mississippi.

*to FT MORTGAGE COMPANIES d/b/a FIRST TENNESSEE MORTGAGE COMPANY, INC
This Subordination Agreement shall expire with the expiration of said Deed of Trust.

WITNESS the signature of the officer enabled to sign this Agreement on this the 4 day of FEBRUARY, 1998.

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

By: Robert F. Hastings

STATE OF TENNESSEE
COUNTY OF SHELBY

PERSONALLY appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named ROBERT F. HASTINGS, who acknowledged that as SENIOR UNDERWRITER, for and on behalf of and by authority of FIRST TENNESSEE BANK NATIONAL ASSOCIATION, HE signed the above and foregoing instrument and delivered said instrument on the day and year therein mentioned.

GIVEN UNDER MY HAND and seal of office this the 4 day of FEBRUARY, 1998.

My Commission expires: _____

Kenneth L. Sims
Notary Public



This instrument prepared by:
Arthur E. Huggins, Attorney
P. O. Box 8
Southaven, MS 38671
601-342-1616

STATE MS. - DESOTO CO.

MAR 24 3 28 PM '98

BK 982 PG 54
W.E. DAVIS CH. CLK.