

SUBORDINATION AGREEMENT

The lien of that certain Deed of Trust dated the 26th day of June, 2000, executed and delivered by Mike Bratton and wife, Ann Bratton to Thomas F. Baker, IV, Trustee for First Tennessee Bank National Association, Beneficiary, recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1230, Page 86, securing an indebtedness in the sum of \$30,000.00, is hereby subordinated to that certain Deed of Trust from Michael R. Bratton and wife, Ann J. Bratton to Thomas F. Baker, IV, Trustee for First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans, beneficiary, securing an indebtedness in the sum of \$118,950.00, executed on the 14th day of October, 2002, and recorded in Book 1584, Page 766 of the Records of Deeds of Trust in the office of the Chancery Clerk of DeSoto County, Mississippi. Said Deed of Trust is secured by the property described in Exhibit "A" attached hereto and incorporated herein by reference.

WITNESS the signature of the duly authorized officer of First Tennessee Bank National Association, this the 17th day of October, 2002.

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
By: [Signature]
LOAN OFFICER (TITLE)

STATE OF MISSISSIPPI
COUNTY OF DESOTO

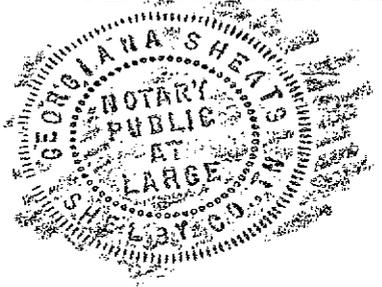
Personally appeared before me, the undersigned authority in and for said County and State, within my jurisdiction, on this the 17th day of October, 2002, the within named Jerry Foster, in his official capacity as Loan Officer of First Tennessee Bank National Association, who acknowledged that he executed and delivered the above and foregoing instrument as his free and voluntary act and deed after having been first duly authorized so to do.

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES: MY COMMISSION EXPIRES FEB. 15, 2006

PREPARED BY AND RETURN TO: Watkins Ludlam Winter & Stennis, P.A.
P.O. Box 1456, Olive Branch, MS 38654
662-895-2996

File #00931.13830 - Michael R. Bratton



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STATE MS. - DESOTO CO.
FILED
OCT 31 3 48 PM '02 PS PS

BK 1593 PG 504
W.E. DAVIS CH. CLK.

BK 1593PG0505

EXHIBIT A

A tract of land in the Northeast Quarter of Section 11, Township 3 South, Range 6 West, DeSoto County, Mississippi and being more particularly described as follows: COMMENCE at the Northeast corner of Section 11, Township 3 South, Range 6 West; thence South 1 degree 12 minutes 56 seconds West 1045.26 feet to a 1/2" re-bar set on the south right of way of a public road said point being the POINT OF BEGINNING; thence South 0 degree 03 minutes 17 seconds East 1635.51 feet along a fence line to a 1/2" re-bar set; thence North 89 degrees 33 minutes 13 seconds West 266.34 feet along a fence line to a 1/2" re-bar set; thence North 0 degrees 03 minutes 13 seconds West 1637.97 feet to a 1/2" re-bar set on said right of way; thence South 89 degrees 01 minutes 31 seconds East 266.34 feet along said right of way to the POINT OF BEGINNING. All according to survey of Donald Jeff Hollingsworth, LS#2525 dated January 6, 1996, and containing 10.01 acres, more or less.