

BK 1894 PG 0357

SUBORDINATION AGREEMENT

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, CITIFINANCIAL CORPORATION f/k/a COMMERCIAL CREDIT PLAN INCORPORATED, does hereby subordinate its Deed of Trust executed by GLENDA KAY HAMP, on September 15, 1998, and recorded in Book 1036 at Page 374 of the Land Mortgage and Trust Deed Records of DeSoto County, Mississippi, to that certain Deed of Trust executed by GLENDA KAY HAMP, on November 21, 2003 for the benefit of NATIONAL CITY MORTGAGE and recorded in Book 1884 at Page 100 of the records aforesaid.

It is the intention of CITIFINANCIAL CORPORATION f/k/a COMMERCIAL CREDIT PLAN INCORPORATED that the aforementioned Deed of Trust in its favor be subordinated so as to make the lien thereof as to the property described therein subordinate to the Deed of Trust in favor of NATIONAL CITY MORTGAGE in the amount of \$ 72,075.00, the present outstanding indebtedness, and interest earned thereon, but it is not the intention of CITIFINANCIAL CORPORATION f/k/a COMMERCIAL CREDIT PLAN INCORPORATED to subordinate, and it does not hereby subordinate, to any future advances made under, or obligations secured by, the aforementioned Deed of Trust in favor of NATIONAL CITY MORTGAGE. It is further expressly provided that in the event that any intervening lien or encumbrance, consensual or otherwise, has attached or does attach to the property secured by the said Deed of Trust held by CITIFINANCIAL CORPORATION f/k/a COMMERCIAL CREDIT PLAN INCORPORATED, which lien or encumbrance would but for the subordination contained herein be junior and subordinate to the lien of the Deed of Trust held by CITIFINANCIAL CORPORATION f/k/a COMMERCIAL CREDIT PLAN INCORPORATED and senior to the aforesaid lien of the Deed of Trust mentioned above in

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favor of NATIONAL CITY MORTGAGE, then the extent and amount of the subordination contained herein shall be reduced by the amount of any such intervening liens or encumbrances.

IN WITNESS WHEREOF, CITIFINANCIAL CORPORATION f/k/a COMMERICAL CREDIT PLAN INCORPORATED has caused this instrument to be executed by its duly authorized officer on this, the 5th day of December, 2003.

CITIFINANCIAL CORPORATION f/k/a
COMMERICAL CREDIT PLAN INCORPORATED

BY:

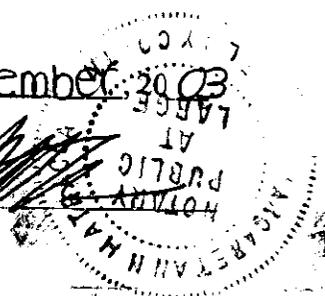
[Signature]
NAME: _____
TITLE: _____

STATE OF Tennessee
COUNTY OF Shelby

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, Patrick Gordon, known by me to be the Branch manager of CITIFINANCIAL CORPORATION f/k/a COMMERICAL CREDIT PLAN INCORPORATED, who acknowledged that he/she signed, executed and delivered the above and foregoing Subordination Agreement on the day and year therein mentioned as and for the voluntary act and deed of said CITIFINANCIAL CORPORATION f/k/a COMMERICAL CREDIT PLAN INCORPORATED, being authorized so to do.

GIVEN under my hand and official seal on this, the 4th day of December, 2003

[Signature]
NOTARY PUBLIC



(SEAL)

My Commission Expires:

MY COMMISSION EXPIRES AUG. 10, 2004

Prepared by and, after recording, return to:
First National Financial Title Services, Inc.
7145 Swinnea Road, Suite 2
Southaven, MS 38671
(662) 349-6536

511457

STATE MS.-DESOTO CO.

Dec 22 4 02 PM '03

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M.E. DAVIS CH. CLK.

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