

SUBORDINATION AGREEMENT

The lien of that certain Deed of Trust dated the 27th day of November, 2002 executed and delivered by Daniel J. Hajek and Mary Nell Hajek 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 1697, Page 158, securing an indebtedness in the sum of \$36,300.00, is hereby subordinated to that certain Deed of Trust from Daniel J. Hajek and Mary Nell Hajek 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 \$217,755.00, executed on the 23rd day of February, 2004, and recorded in Book 1934, Page 7310 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 following described property, to-wit:

Lot 63-A, Phase IV, Whispering Pines Subdivision, situated in Section 1, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 33, Pages 5-8, Chancery Clerk's Office, DeSoto County, Mississippi.

WITNESS the signature of the duly authorized officer of First Tennessee Bank National Association, this the 19th day of February, 2004.

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

By: [Signature]

Its: vice president

STATE OF TENNESSEE
COUNTY OF Shelby

Personally appeared before me, the undersigned authority in and for said County and State, within my jurisdiction, on this the 19th day of February, 2004, the within named [Signature] in his/her official capacity as Vice President of FIRST TENNESSEE BANK NATIONAL ASSOCIATION, who acknowledged that he/she executed and delivered the above and foregoing instrument as his/her free and voluntary act and deed after having been first duly authorized so to do.

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES: March 3, 2007

PREPARED BY AND RETURN TO:
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STATE MS.-DESOTO COUNTY
FILED

MAR 15 2 04 PM '04

BK 1944 PG 746
J.E. DAVIS CH. CLK.

