

JUL 19 3 04 PM '04

BK 2032 PG 193  
W.E. DAVIS CH. CLK.

(Do not write above this line. This space is reserved for recording.)

#68619001553299

**Bank of America****Real Estate Subordination Agreement  
(Bank of America to Third Party)**

This instrument was prepared by and after recording return to:

**Recording requested by: LSI****When recorded return to:****Custom Recording Solutions****2550 N. Redhill Ave.****Santa Ana, CA. 92705****800-756-3524 ext. 5011**

731138

APN: 2-012-5-22-04-0

This Real Estate Subordination Agreement ("Agreement") is executed as of March 31, 2004, by **Bank of America, N.A.**, formerly known as NationsBank, N.A. ("Bank of America"), having an address of P.O. Box 26865 Richmond, VA 23261-7025 ("Subordinator"), in favor of **WELLS FARGO HOME MORTGAGE, INC.**, having an address for notice purposes of 5024 PARKWAY PLAZA BLVD; CHARLOTTE, NC 28217 (Junior Lienholder).

**Whereas**, **Bank of America** is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust, deed to secure debt or mortgage) dated April 30, 2001, executed by **ROY BULLION AND SHERRY BULLION** and which is recorded in **Volume/Book 1339, Page 0749**, and if applicable, **Document# N/A**, of the land records of **DESOTO COUNTY, Mississippi**, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "**Senior Lien**"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "**Property**"); and

**Whereas**, Junior Lienholder has been requested to make a loan, line of credit or other financial accommodation to **ROY BULLION AND SHERRY BULLION** (jointly and severally, "**Borrower**"), to be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (the "**Junior Lien**"), covering, without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of **WELLS FARGO HOME MORTGAGE, INC.**, in the maximum principal face amount of **\$85,258.00** (the "**Principal Amount**"), including provisions for acceleration and payment of collection costs (the "**Obligation**"); and

**Whereas**, Junior Lienholder requires, as a condition to the making of the Obligation, that the Junior Lien be superior to the Senior Lien;

**Now, Therefore,** for good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, and with the understanding by Bank of America that Junior Lienholder will rely hereon in making the Obligation, Bank of America agrees and covenants that the Senior Lien and the rights of Bank of America thereunder and all other rights of Bank of America now or hereafter existing in or with respect to the Property are hereby subordinated, and are and shall remain completely and unconditionally subordinate to the Junior Lien and the rights of Junior Lienholder thereunder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien and /or the Obligation.

This Subordination Agreement is limited to an amount of **\$85,258.00**, which is the original amount of the Junior Lienholder's principal balance; plus interest and any additional amounts advanced pursuant to the provision of said security instrument for payment of insurance premiums, taxes, cost of collection or protection of the value of the Property or Junior Lienholder's rights in the Property. This Agreement shall inure to the benefit of Junior Lienholder and be binding upon Bank of America, its successors and assigns and shall be binding upon any purchaser or purchasers (at foreclosure or otherwise) of the Property or any part thereof, and their respective heirs, personal representatives, successors and assigns.

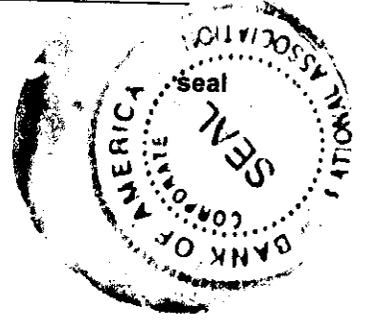
#68619001553299

Gale B. Garner  
Witness name: Gale Garner

Ivor Kenney  
Witness name: Ivor Kenney

Bank of America, N. A.

By: David W. Denson  
David W. Denson  
Vice President



Bank of America, N.A. Acknowledgment:

Commonwealth of VIRGINIA

County of HENRICO / City of RICHMOND

On this the 31st day of March, 2004, before me, Paulette Banks, the undersigned officer, personally appeared David W. Denson, who acknowledged him/herself to be the Vice President of Bank of America, N.A., a national association, and that (s)he, as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as Vice President. In witness whereof I hereunto set my hand and official seal.

Paulette Banks Paulette Banks

Signature of Person Taking Acknowledgment

Commission Expiration Date: April 30, 2006



#68619001553299

## Legal Description

### Exhibit "A"

Loan Number :

Borrower : ROY D BULLION And SHERRY D  
BULLION

THE LAND  
LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI,  
DESCRIBED AS FOLLOWS, TO-WIT:

6.679 ACRES IN SECTION 22, TOWNSHIP 2 SOUTH, RANGE 6 WEST,  
DESOTO COUNTY, MISSISSIPPI, BEING FARM NUMBER 36 OF  
LEWISBURG FARMS, PHASE II, AS RECORDED IN PLAT BOOK 13,  
PAGES 9, 10, AND 11, IN THE OFFICE OF THE CHANCERY CLERK  
OF DESOTO COUNTY, MISSISSIPPI.

APN: 2-06-5-22-04-0