

PREPARED BY AND RETURN TO:

Lincoln Hodges
Attorney at Law
2294 Germantown Road South
Germantown, Tennessee 38138

SUBORDINATION AGREEMENT

The undersigned First Tennessee Bank National Association, through it's duly authorized officer, does hereby certify that it is the holder of an indebtedness secured by a certain Mississippi DEED OF TRUST, dated August 2nd, 2004 and recorded on September 30th, 2004, executed by Gene Paul Summerall, on property located at 339 Timberway South; Hernando, MS 38632 of record at Book 2079, Page 526 in the Chancery Clerk's Office of Desoto County, Mississippi; and

For and in consideration of One and no/100 Dollars (\$1.00), and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned does hereby subordinate the above described Deed of Trust, to the lien of a certain Deed of Trust dated the 8th day of October 2004, in the amount of \$114,012.00 executed by Gene P. Summerall, naming Lincoln Hodges, Trustee, and First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans, Beneficiary recorded at Book Page in the Chancery Clerk's Office for Desoto County, Mississippi, and the undersigned and it's successors agree that the above described Deed of Trust shall constitute a lien prior to any lien or charge claimed by the undersigned.

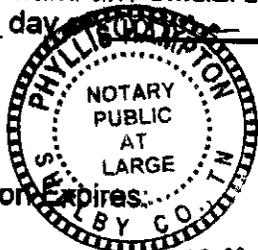
IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 6th day of October, 2004.

BY: [Signature]
TITLE: VP

STATE OF Tennessee
COUNTY OF Shelby

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Keith L. Dill, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon his/her oath acknowledged himself/herself to be the officer, of the First Tennessee, the within bargainer, and that he/she as such officer, executed the foregoing instrument for the purposes therein contained by signing the name of the true and lawful holder of the described indebtedness.

WITNESS my hand and official seal at 4385 Poplar, County, shelby, on this 6th day, 2004.



[Signature]
Notary Public

My Commission Expires:

MY COMMISSION EXPIRES DEC. 30, 2007