

11/30/05 10:08:11
BK 2,361 PG 782
DESOLO COUNTY, MS
M.E. DAVIS, CH CLERK

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APN: 2-07-2-09-03-0

SUBORDINATION AGREEMENT

Prepared by:
UNION PLANTER OPERATIONS CENTER
GLORIA THIBEAULT
565 MARRIOTT DRIVE
NASHVILLE, TN. 37214
901-580-6000

This Instrument Prepared By:
Union Planters Operations Center
Gloria Thibeault
565 Marriott Drive
Nashville TN 37214
From information supplied by the Parties.
CL#204983353

SUBORDINATION AGREEMENT

WHEREAS, UNION PLANTERS BANK, N.A., is the owner and holder of a Note secured by certain original Deed of Trust executed Gerald W. Rister and Patricia A. Rister; Husband and Wife, and Bill R. McLaughlin, Trustee(s), of record in Book 1481, Page 0430, in the Chancery Clerk's Office for DeSoto County, Mississippi, conveying certain property as described wherein (the "Union Planters Deed of Trust"); and,

WHEREAS, UNION PLANTERS BANK, N.A., has agreed to subordinate the Union Planters Deed of Trust in accordance with the terms of this agreement.

NOW THEREFORE, in consideration of the premises, and other good and valuable considerations, the said UNION PLANTERS BANK, N.A., declares that it is the owner and holder of the Note secured by the Union Planters Deed of Trust, and agrees that the Union Planters Deed of Trust shall be subordinate to a certain Deed of Trust to Wells Fargo Escrow CO, LLC Trustee, of record in Book 2009 Page 0475 in the Chancery Clerk's Office for DeSoto County, State of Mississippi, (the "Superior Deed of Trust") executed by Gerald W Rister & Patricia A Rister, dated 5/31/04 to secure a Note in the amount of Seventy Two Thousand Eight Hundred Five (\$72,805.00) Dollars, payable to the order of Wells Fargo Home Mortgage Corporation, due as set out therein, conveying certain property in DeSoto County, Mississippi, described as follows, to wit: recorded 6/14/04

LOT 13, ROMAN MANOR SUBDIVISION, IN SECTION 2, TOWNSHIP 2, RANGE 7 WEST AS SHOWN BY PLAT IN PLAT BOOK 14, PAGES 32-37, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

IT IS UNDERSTOOD AND AGREED that this Subordination Agreement covers only the property herein above described and shall be limited to the Superior Deed of Trust to secure the Note as described therein, or any renewals and extensions thereof, (but not increases in the amount secured thereby) and no further or otherwise. Further, it is expressly agreed that the holder of the Note described in the Superior Deed of Trust will give notice to UNION PLANTERS BANK, N.A., or its successors and assigns, at the address set forth below, of any default under the Superior Deed of Trust and of any sale or other foreclosure action at least 21 days prior to such sale or foreclosure action.

KPN# 20710201000013.0

Union Planters Bank, N.A.
565 Marriott drive
Nashville, TN 37214

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IN WITNESS THEREOF, this instrument has been executed on this 14TH of September 2004.

By: Brandon P. Roby _____
Title: Underwriter

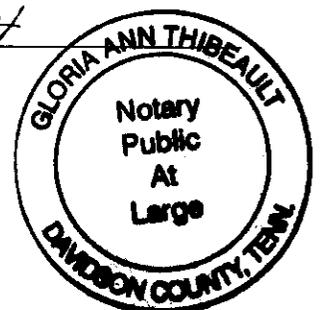
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Brandon P. Roby, with whom I am personally acquainted, and who, upon oath, acknowledge himself to be Underwriter of UNION PLANTERS BANK, N.A., the within bargainor, and that he as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Corporation by himself as Underwriter.

Witness my hand and official seal this 14TH day of September 2004.

My Commission Expires _____
My Commission Expires: September 22, 2007

Gloria Ann Thibeault
Notary Public
Gloria Ann Thibeault



Order ID: 847000

Loan No. 0043152537

**EXHIBIT A
LEGAL DESCRIPTION**

THE FOLLOWING DESCRIBED
REAL ESTATE, SITUATED AND BEING IN, COUNTY OF DESOTO,
STATE OF MISSISSIPPI, TO-WIT:

LOT 13, ROMAN MANOR SUBDIVISION IN SECTION 2, TOWNSHIP 2, RANGE 7
WEST AS SHOWN
BY PLAT IN PLAT BOOK 14, PAGES 32-37, IN THE OFFICE OF THE CHANCERY
COURT CLERK,
DESOTO COUNTY, MISSISSIPPI.

APN: 207 102 010 00013.00