

SUBORDINATION AGREEMENT

R2384961

THIS SUBORDINATION AGREEMENT is made this 15 day of December, 2005, by and between CITIFINANCIAL REAL ESTATE SERVICES, INC. a Corporation and GREATER ATLANTIC MORTGAGE CORPORATION.

MICHELLE MITCHELL, ("borrower") executed and delivered to CITIFINANCIAL REAL ESTATE SERVICES, INC. a deed of trust in the sum of \$11,235.08, dated MARCH 21, 2005 and recorded MARCH 22, 2005 in book 2180 and page 726 in the records of DESOTO COUNTY, STATE OF MISSISSIPPI which deed of trust is a lien on the following described property:

Legal Description:

LOT 2 HERITAGE HILLS PUD, PHASE 1 SUBDIVISION, IN SECTION 26, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 42, PAGES 7-8, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

TAX ID# 1087-2607.0-00002.00

WHEREAS, the borrower executed and delivered to GREATER ATLANTIC MORTGAGE CORPORATION a deed of trust not to exceed the sum amount of \$90,123.00 which deed of trust is recorded in book 2394, page 740 of the records of DESOTO COUNTY, STATE OF MISSISSIPPI

WHEREAS, CITIFINANCIAL REAL ESTATE SERVICES, INC. has agreed to subordinate to GREATER ATLANTIC MORTGAGE CORPORATION on the following conditions:

1. Subordination of Lien: CITIFINANCIAL REAL ESTATE SERVICES, INC., hereby subordinates its lien position in and on the property to MICHELLE MITCHELL, mortgage and the lien itself thereof, as if ~~SKINTRUST MORTGAGE, INC.'S MORTGAGE~~ GREATER ATLANTIC INC.'S mortgage and so that all public records will reflect ~~SKINTRUST MORTGAGE, INC.'S MORTGAGE~~ GREATER ATLANTIC INC.'S mortgage to be superior in lien to CITIFINANCIAL REAL ESTATE SERVICES, INC.'S mortgage.

2. Subordination of Debt: Borrower hereby subordinates payment of the debt secured by CITIFINANCIAL REAL ESTATE SERVICES, INC. mortgage to payment of the debt secured by ~~SKINTRUST MORTGAGE, INC.'S MORTGAGE~~ GREATER ATLANTIC INC.'S mortgage.

3. This subordination shall be binding upon and inure to the benefit of the respective heirs, successors, and assigns of borrower and lender.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals hereto as of the date first above written.

Representative for CITIFINANCIAL REAL ESTATE SERVICES, INC.

SIGN: Anna M Groner
PRINT: DONNA M. Groner
TITLE: District Manager

WITNESS:
Sign: Jennifer Haupt
Print: Jennifer Haupt

WITNESS:
Sign: Timothy G. Isbell
Print: Timothy G. Isbell

STATE OF Mississippi
COUNTY OF Lafayette

On this 3 day of Jan, 2006 before me, the undersigned officer, personally appeared DONNA M. Groner who acknowledged himself/herself/themselves to be the District Manager of CITIFINANCIAL REAL ESTATE SERVICES, INC.

and, being authorized to do so, executed the foregoing SUBORDINATION AGREEMENT for the purpose therein contained by signing the name of the corporation by himself/herself/themselves as

IN WITNESS THEREOF, I hereunto set my hand and official seal.

Timothy G. Isbell
NOTARY PUBLIC

SEAL:

MY COMMISSION EXPIRES:

My Commission Expires 2-15-09

