

SUBORDINATION AGREEMENT  
OF DEED OF TRUST

KNOWN ALL MEN BY THESE PRESENTS THAT:

First Franklin, a Division of Nat. City Bank of IN. present legal holder and owner of the certain Deed of Trust dated June 6, 2006 executed by **Ernest Young and wife, Lougwend Young**, as Mortgagor, to First Franklin, a Division of Nat. City Bank of IN. as Mortgagee, recorded in Trust Deed Book 2,493, Page 1 in the Office of the Chancery of Desoto County, Mississippi securing the principal indebtedness of **\$45,180.00** and concerning the real property in DeSoto County, Mississippi, described as follows:

**Lot 92, Phase Two, College Park Subdivision, located in Section 11, Township 2 South, Range 6 West, City of Southaven, DeSoto County Mississippi, as per plat thereof recorded in Plat Book 85, Pages 18-20, in the Office of the Chancery Clerk of DeSoto County, Mississippi.**

For and in consideration of the sum of Ten Dollars and Other Valuable Consideration of him in hand paid, the receipt of which is hereby acknowledged, has, and by these presents does waive the priority of the lien of said Deed of Trust insofar as the following described Deed of Trust is concerned, but not otherwise.

Deed of Trust to be entered into with First Franklin, a Division of Nat. City Bank of IN, in an amount not to exceed **\$180,720.00** and filed in Trust Deed Book 2493, Page 17 in the office of the Chancery Clerk of DeSoto County, Mississippi.

The undersigned, **First Franklin, a Division of Nat. City Bank of IN**, hereby consenting that the lien of the Deed of Trust, first above described, be taken as second and inferior to the Deed of Trust last above described.

WITNESS his hand this 9<sup>th</sup> day of August, 2006.

**FIRST FRANKLIN A DIVISION OF  
NAT. CITY BANK OF IN**

By: [Signature]  
Title: Assistant Vice President

Prepared By:  
First Franklin  
150 Allegheny Center IDC-24-050  
Pittsburgh PA 15212-5356  
412-442-2802  
505-06-0542

[Signature]  
AUSTIN LAW FIRM, P.A.  
ATTORNEYS AT LAW  
6928 COBBLESTONE DRIVE, SUITE 100  
SOUTHAVEN, MS 38672  
662-890-7575

STATE OF PENNSYLVANIA  
COUNTY OF ALLEGHENY

Personally appeared before me the undersigned authority in and for said County and State, the within named, DANIEL A. RICHARD as ASSISTANT VICE PRESIDENT of First Franklin a Division of Nat. City Bank of IN, the within named bargainer, does hereby certify that he signed and delivered the above and foregoing Subordination Agreement as his free and voluntary act and deed and for the purposes therein expressed, he having been so duly authorized so to do.

Given under my hand and official seal of office, this the 9<sup>th</sup> day of August, 2006.

Gail A. Walter  
Notary Public

My Commission Expires: 4-2-10

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Gail A. Walter, Notary Public  
City Of Pittsburgh, Allegheny County  
My Commission Expires Apr. 2, 2010  
Member, Pennsylvania Association of Notaries