

Prepared by & return to:

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3/26/07 11:39:07  
BK 2,686 PG 155  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

This Instrument Prepared By:  
Regions Operations Center  
Elaine Jackson  
565 Marriott Drive  
Nashville TN 37214  
From information supplied by the Parties.  
00001239001548

**SUBORDINATION AGREEMENT**

WHEREAS, UNION PLANTERS BANK, N.A., now known as REGIONS BANK, is the owner and holder of a Note secured by certain original Deed of Trust executed by Markle Wade Baker and Leigh Ellen Baker, formally known as Leigh Ellen Walker, Husband and Wife, and Bill R. McLaughlin (Trustee) of record in Book 1924 Page 1, in the Chancery Clerk's Office for Desoto County, Mississippi, conveying certain property as described wherein (the "Regions Bank. Deed of Trust"); and,

WHEREAS, REGIONS BANK, has agreed to subordinate the Regions Bank 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 REGIONS BANK, declares that it is the owner and holder of the Note secured by the Regions Bank Deed of Trust, and agrees that the Regions Bank Deed of Trust shall be subordinate to a certain Deed of Trust to Emmett James House of Bill R. McLaughlin Trustee, of record in Book 2680 Page 440 in the Chancery Clerk's Office for Desoto County, State of Mississippi, (the "Superior Deed of Trust") executed by Markle Wade Baker & Leigh Ellen Walker dated March 5 2007 to secure a Note in the amount of Two Hundred Fourteen Thousand (\$214,000.00) Dollars, payable to the order of Regions Bank d/b/a Regions Mortgage, due as set out therein, conveying certain property in Desoto County, Mississippi, described as follows, to wit:

Lot 66, Section "C", Forest Hill Subdivision, situated in Section 7, Township 2 South, Range 5 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 49, Page 31, in the Chancery Clerk's Office, DeSoto County, Mississippi.

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 REGIONS BANK, 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.

REGIONS BANK  
565 Marriott drive  
Nashville, TN 37214

IN WITNESS THEREOF, this instrument has been executed on this 12<sup>th</sup> day of March, 2007.

By: [Signature] REGIONS BANK  
Christopher L. Evans  
Title: Underwriter

STATE OF TENNESSEE  
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Christopher L. Evans, with whom I am personally acquainted, and who, upon oath, acknowledge himself to be Underwriter of REGIONS BANK, 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 on this 12<sup>th</sup> day of March, 2007.

MY COMMISSION EXPIRES  
JANUARY 3, 2011

Elaine Jackson  
Notary Public

My Commission Expires: \_\_\_\_\_



Lee