

After recording mail to:
Recorded Documents
JPMorgan Chase Bank, N.A.
Retail Loan Servicing, KY2-1606
P.O. Box 11606
Lexington, KY 40576-1606
426360272559

Prepared by: Cindy Fajardo

SUBORDINATION OF MORTGAGE

IN CONSIDERATION of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, JPMorgan Chase Bank, N.A., , being the holder of a certain mortgage deed recorded in Official Record as Document , at Volume/Book/Reel 2260, Image/Page 465, Recorder's Office, Desoto County, Mississippi, a Modification was recorded on 05/09/07 in book 2714 Page 528 to increase the credit limit by \$65,000, upon the following premises to wit:

SEE EXHIBIT ATTACHED AND MADE A PART THEREOF.

For itself, its successors and assigns, JPMorgan Chase Bank, N.A., , does hereby waive the priority of its mortgage referenced above, in favor of a certain mortgage to JPMorgan Chase Bank, N.A. , its successors and assigns, executed by Hayden Holley Jr & acquired title as Myers H. Holley, Jr. & Lori Holley , , being dated the 29th day of October, 20 07 in an amount not to exceed \$287,800.00 recorded in Official Record as _____, Recorder's Office, Desoto County, Mississippi and upon the premises above described. JPMorgan Chase Bank, N.A., , mortgage shall be unconditionally subordinate to the mortgage to JPMorgan Chase Bank, N.A. , its successors and assigns, in the same manner and with like effect as though the said later encumbrance had been executed and recorded prior to the filing for record of the JPMorgan Chase Bank, N.A., , mortgage, but without in any manner releasing or relinquishing the lien of said earlier encumbrance upon said premises.

IN WITNESS WHEREOF, JPMorgan Chase Bank, N.A. has caused this Subordination to be executed by its duly authorized representative as of this 23rd day of October, 2007.

WITNESS:
Cindy Fajardo
Cindy Fajardo
Maria Barreras
Maria Barreras

JPMorgan Chase Bank, N.A.

By: Brian Davison
Brian Davison, Bank Officer

STATE OF ARIZONA, COUNTY OF MARICOPA, to wit:

On this 23rd day of October, 2007, before me the Undersigned, a Notary Public in and for said State, personally appeared Brian Davison, Bank Officer, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity/(ies), and that by his/her/their signatures(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

My Commission Expires: 7-23-2011

Janet Burk
Notary Public

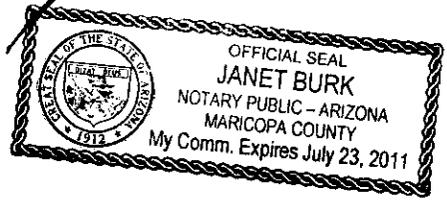


EXHIBIT A

THE LAND LYING AND BEING SITUATED IN DESOTO COUNTY,
MISSISSIPPI, DESCRIBED AS FOLLOWS, TO-WIT:

LOT 9, AUTUMN POINT SUBDIVISION, LOCATED IN SECTION 6,
TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI,
AS RECORDED IN PLAT BOOK 75, PAGES 39-41, IN THE OFFICE OF
THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

SUBJECT TO SUBDIVISION RESTRICTIVE COVENANTS, EASEMENTS AND
SETBACK LINES AS RECORDED IN BOOK 75, PAGES 39-41, IN THE
OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

ADDRESS: 6030 AUTUMN POINTE; OLIVE BRANCH, MS 38654 TAX
MAP OR PARCEL ID NO.: 2063060100000900