

me 2/19/08 9:47:44  
BK 2,857 PG 431  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**RECORDING REQUESTED BY**

AND WHEN RECORDED MAIL TO:

NationalLink 155887  
400 Corporation Drive  
Aliquippa, PA 15001  
1.888.422.7911

Space Above This Line for Recorder's Use Only

A.P.N.: \_\_\_\_\_

Order No.: \_\_\_\_\_

Escrow No.: \_\_\_\_\_

**SUBORDINATION AGREEMENT**

**NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.**

THIS AGREEMENT, made this 17th day of January, 2007, by

Owner 711 classic ER. S Herndon, MS. 38632  
Gary E. Dubuisson and Deborah Dubuisson, Owner(s) of the land hereinafter described and hereinafter referred to as "Owner" and

National City Mortgage A Division of National City Bank 3232 Newark Dr Miamisburg, OH 45342  
Citibank N.A successor to the lien from National City Mortgage Company, present owner and holder of the mortgage or deed of trust and related note first hereinafter described and hereinafter referred to as "Creditor."

**WITNESSETH**

To secure a note in the sum of \$ 23,500, dated 11/10/04, in favor of Creditor, which mortgage or deed of trust was recorded on 11/15/04, in Book 2106, Page 271, and/or Instrument # \_\_\_\_\_, in the Official Records of the Town and

WHEREAS, Owner has executed a mortgage or deed of trust and a related note in a sum not greater than \$ 128,500, in favor of National City Mortgage hereinafter referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage or deed of trust is to be recorded concurrently herewith; and

\*Recorded 12-5-2007 book 2827 pg 274

WHEREAS, it is a condition precedent to obtaining said loan that said mortgage or deed of trust last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of the mortgage or deed of trust first above mentioned; and

SUBORDINATION AGREEMENT CONTINUED ON NEXT PAGE

CONTINUATION OF SUBORDINATION AGREEMENT

CREDITOR:

Citibank N.A

By [Signature]  
Printed Name Ken Hessler  
Title Assistant Vice-President

OWNER:

[Signature]  
Printed Name GARY E. Duboisson  
Title OWNER

[Signature]  
Printed Name Deborah Duboisson  
Title OWNER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

*IT IS RECOMMENDED THAT, PRIOR TO THE EXECUTION OF THIS AGREEMENT, THE PARTIES CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO.*

STATE OF MISSOURI  
County of ST. LOUIS ) Ss.

On 1/17/08, before me, Kevin Gehring personally appeared Ken Hessler, Assistant Vice-President of Citibank N.A

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

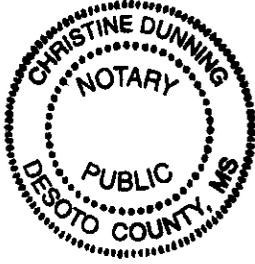


[Signature]  
Notary Public in said County and State

STATE OF Mississippi  
County of DeSoto ) Ss.

On January 23, 2008, before me,  
Mary Dubuison and Deborah Dubuison personally appeared  
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 authorized capacity(ies), and that by his/her/their signature(s) on the  
instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.



Notary Public State of Mississippi  
At Large  
My Commission Expires  
January 24, 2009  
BONDED THRU  
HEIDEN, BROOKS & GARLAND, INC.

Christine Dunning  
Notary Public in said County and State

Prepared by:  
Citibank  
1000 Technology Dr  
O' Fallon MO 63366

## **Exhibit "A"**

### **Legal Description**

All that parcel of land situated in the County of DeSoto, State of Mississippi, being known and designated as Lot 217, Section A, Fairway Woods, situated in Section 6, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 83, Page 12 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Tax ID: 3073-0611.0-00217.00