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3/07/08 9:34:58
BK 2,866 PG 639
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBORDINATION AGREEMENT AND WAIVER OF PRIORITY

Loan # 000566257-2

For value received, and other good and valuable consideration, the receipt of which is hereby acknowledged, assigned to Mortgage Electronic Registration Systems, Inc. organized and existing under the laws of the State of Delaware, Party of the second part, as nominee for the Huntington National Bank, 41 S. High Street, Columbus, Ohio, 43215, a national banking association, being the record holder of a certain mortgage from Robin D. Guffey, Married, in the amount of \$15,000.00 dated June 22, 2007, filed for record on June 27, 2007, and recorded in Book 2743, Page 645, at the Desoto County, Mississippi Records Office, in the face amount, securing property situated in the County of Desoto, Mississippi and further described as follows:

Lot 71 Phase One, Alexander's Ridge Subdivision, situated in Section 27, Township 1 South, Range 6 West, DeSoto, Mississippi as per plat recorded in Plat Book 70, Page 15, in the Office of Chancery Clerk of DeSoto County, Mississippi.

MERS, Mortgage Electronic Registration Systems, Inc. Party of the second part, as nominee for Huntington National Bank, does hereby waive the priority of said mortgage in favor of a certain mortgage to US Bank, not to exceed \$144,000.00, dated February 15, 2008 and recorded in Book 2860 and Page 494, Desoto County Records Office, in the State of Mississippi. Upon the above described premises, so that the mortgage held by Mortgage Electronic Registration Systems Inc., party of the second part, as nominee for the Huntington National Bank shall be subordinate to the mortgage held by US Bank, in the same manner and with like effect as though the said late encumbrance but without in any other manner releasing or relinquishing the lien of said earlier encumbrance upon said premises.

Signed and acknowledged by Kim Caudill, Assistant Secretary of MERS, Mortgage Electronic Registration Systems, Inc. a corporation, on behalf of the corporation, has executed this Subordination Agreement this February 25, 2008.

By: 
Kim Caudill, Assistant Secretary

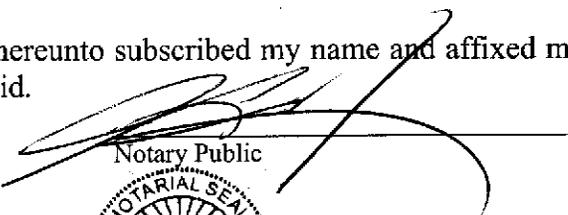
State of Ohio, Franklin County, to-wit;

BE IT REMEMBERED this February 25, 2008, before me a Notary Public in and for said County and State, personally came the said Kim Caudill, Assistant Secretary of MERS, Mortgage Electronic Registration Systems, Inc., who acknowledged the signing thereof to be a voluntary act and deed.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal on the day and year last aforesaid.

This agreement prepared by and return to:
Karen Donaldson
Huntington National Bank
7575 Huntington Park Drive
Columbus, OH 43235




KAI BERGER
Notary Public, State of Ohio
My Commission Expires 06-18-08