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SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT made the 16th day of December 2008, between PENTAGON FEDERAL CREDIT UNION, ("Existing Mortgagee") and PENTAGON FEDERAL CREDIT UNION ("Pentagon").

WITNESSETH:

WHEREAS, the Existing Mortgagee now owns and holds the following Mortgage, Deed of Trust or Security Deed, ("Existing Security Instrument") and the bond or note secured thereby:

Deed of Trust to secure an indebtedness of \$68,000.00 made by Gary W. and Lucy M. Oliver, dated September 7/2007, recorded September 26/2007 as Book/Page: 2795/82 of official records, covering the premises described therein (the "Premises").

WHEREAS, the present owner of the Premises is about to execute and deliver to Pentagon, a Mortgage, Deed of Trust or Security Deed, (New Security Instrument) to secure the principal sum of \$250,800.00 and interest, covering the Premises and more fully described in said Security Instrument; and

WHEREAS, Pentagon has refused to accept the New Security Instrument from Gary W. and Lucy M. Oliver, unless the Existing Security Instrument is subordinated to the New Security Instrument.

NOW, THEREFORE, in consideration of the Premises and to induce Pentagon to accept the New Security Instrument and also in consideration of one dollar paid to the Existing Mortgagee, the receipt of which is hereby acknowledged, the Existing Security Instrument hereby covenants and agrees with Pentagon that the Existing Security Instrument be, is and shall continue to be subject and subordinate to the New Security Instrument in the amount of \$250,800.00 about to be delivered to Pentagon, and to all advances made or which hereafter may be made thereon

Hand America
600 Clubhouse DR Ste 400
Conapohis PA 15108

LEGAL ADDENDUM

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

LOT 9, SECTION A, WEATHERBY PLACE SUBDIVISION, LOCATED IN SECTION 14, TOWNSHIP 3 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 94, PAGE 20, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

TAX ID #: 3 08 6 14 05 0 00009 00

BEING ALL AND THE SAME LANDS AND PREMISES CONVEYED TO GARY OLIVER AND WIFE, LUCY OLIVER, AS T/E/W/R/S BY PATRICK WARD IN A WARRANTY DEED EXECUTED 8/10/2007 AND RECORDED 8/10/2007 IN BOOK 566, PAGE 48 OF THE DESOTO COUNTY, MISSISSIPPI LAND RECORDS.