

SUBORDINATION OF LIEN OF DEED OF TRUST

WHEREAS, by Deed of Trust, dated November 20, 2006, Roy Byars and Chassidy L. Byars, (Borrower"), conveyed to Lem Adams, III, Trustee for Suntrust Mortgage Inc., the following described property to wit:

Lot 137, Section "E", Lakes of Nicholas Subdivision, in Section 17, Township 2 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 92, Page 23-24, in the office of the Chancery Clerk of Desoto County, Mississippi.

WHEREAS, said Deed of Trust ("first mortgage" ) in favor of Suntrust Mortgage Inc., was duly recorded under Book # 2610, Page 608, in the Chancery Clerk's Office of Desoto County, Mississippi;

WHEREAS, Borrower subsequently executed a second mortgage Deed of Trust ("second mortgage" ) on November 20, 2006, in favor of Suntrust Mortgage Inc., secured by the above-described property and said mortgage filed of record at Book 2610, Page 626, in said Register's Office;

WHEREAS it is the intention of the parties that the above mentioned new mortgage should be a first lien on the property and that the second mortgage should be a second mortgage lien.

NOW, THEREFORE, IN CONSIDERATION OF THE PREMISES, does hereby subordinate the lien of the Deed of Trust recorded under Book 2610, Page 626 in favor of the first mortgage Deed of Trust dated May 21, 2009, in the amount of ~~\$215,300.00~~ <sup>\$214,500.00</sup>, in favor of Suntrust Mortgage Inc.

IN WITNESS WHEREOF, the said Suntrust Mortgage, Inc. witnesses the same to be executed by and through their duly authorized officer, this 26<sup>th</sup> day of May, 2009.

Suntrust Mortgage Inc.

By: Stacy Bramlett  
Title Senior Vice President

*Prapan*  
After recording return to:  
*ew* William T. Maxwell, Jr., Atty.  
1669 Kirby Pkwy Suite 100  
Memphis, TN 38120  
901-753-6030

STATE OF )  
 )  
COUNTY OF )

Before me, a Notary Public of said State and County, aforesaid, personally appeared STACY BRAMLETT, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged himself to be Sr Vice President of Suntrust Mortgage Inc, the within named bargainer, a corporation, and that he executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as Sr Vice President.

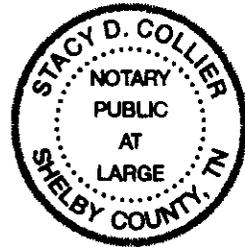
WITNESS my hand and seal, at office in Germandown TN, this the 26<sup>th</sup> day of May, 2009.

Stacy D. Collier  
NOTARY PUBLIC

My Commission Expires:

January 26, 2011

File No. 09-0392M



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