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Prepared by S. Roberts Inc.
Law Offices of Shannon H. Williams, P.C.
5960 Gelwell #212-B
Southaven, MS 38672
662-895-9000 * 662-895-6000 (fax)

[Handwritten initials] 6/12/09 10:31:07
DK T BK 3,043 PG 756
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK
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SUBORDINATION AGREEMENT

This agreement, dated this the 19th day of MARCH, 20 09, between MERS, Inc., (Beneficiary) as nominee for Accredited Home Lenders, Inc. (Lender) Successors and assigns (the undersigned), and Lederal Jackson and wife, Sabrina Jackson.

WITNESSETH

WHEREAS, is the holder of a lien on certain real property, which is represented by that certain Land Deed of Trust, executed by Lederal Jackson and wife, Sabrina Jackson, to Arnold M. Weiss, Trustee, for MERS, Inc., (Beneficiary) as nominee for Accredited Home Lenders, Inc. (Lender) Successors and assigns (the undersigned), dated January 19, 2006, and recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2644, at Page 527 securing a principal sum of \$50,000.00; and

NOW, THEREFORE, for and in consideration of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, MERS, Inc., (Beneficiary) as nominee for Accredited Home Lenders, Inc. (Lender) Successors and assigns (the undersigned), hereby agrees that any interest he may now or hereafter have shall be second and subordinate to the interest of the holder of that certain Deed of Trust dated March 26, 2009, from Sabrina Jackson and husband, Lederal Jackson, Grantor, to BankPlus, Beneficiary, recorded in Book 3015, Page 84, in the estimated principal amount of \$209,605.00, in the record's office of the aforesaid Chancery Clerk, which lien will at all times be prior and superior to the lien of the undersigned.

Except as specifically modified herein, all covenants, agreements, restrictions, rights, privileges and obligations of the herein subordinated lien shall remain in full force and effect, and nothing contained in this instrument or any instrument referred to herein shall operate, or be construed to operate, as a waiver of any right, title, or interest now held by any of the parties hereto.

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IN WITNESS WHEREOF, the parties hereto have executed this Subordination Agreement on the day and year first above written.

Mortgage Electronic System, Inc. as nominee for Select Portfolio Servicing, Inc.

By: [Signature]
Title: VP TODD IMWOLD

STATE OF ~~MISSISSIPPI~~ UTAH
COUNTY OF ~~DESSA~~ SALT LAKE

Personally appeared before me, the undersigned authority in and for the said County and State, within my jurisdiction, the within named TODD IMWOLD who acknowledged that he/she are VP of Select Portfolio Servicing, Inc., a Mortgage Corporation, and that for and on behalf of the said corporation, and as its act and deed he/she/they signed, sealed and delivered the above and foregoing Subordination Agreement for the purposes mentioned on the day and year therein mentioned, after first having duly authorized by said corporation so to do.

Given under my hand and official seal of office, this the 14th day of MARCH, 20 09.

[Signature]
NOTARY PUBLIC

My Commission Expires:
9/12/2010

