

9/11/09 8:22:52  
DK T BK 3, 078 PG 431  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

RECORDING REQUESTED BY:  
NationalLink

WHEN RECORDED MAIL TO: Prepared by  
NationalLink  
~~400 Corporation Drive~~ 4000 Industrial Blvd  
Aliquippa PA 15001  
#204841 (3)

**SUBORDINATION OF MORTGAGE**

**FROM** Housing and Urban Development, with its primary office address at 2488 East 81st Street, Suite 700, Tulsa, OK 74137 (hereinafter called "Mortgagee")

**TO National City Mortgage, a division of National City Bank**, with its primary office address at 1 NATIONAL CITY PARKWAY, KALAMAZOO, MI 49009-8003 (hereinafter called "Lender")

Whereas, Mortgagee is the holder of a valid mortgage granted to George I. Cook, single (hereinafter called "Owner") covering certain real property owned by Owner and located at 5342 PAYTON DR W, SOUTHAVEN, MS 38671-8459, more fully described on Exhibit "A" hereto and incorporated herein (hereinafter called "Property") which mortgage secured a note dated 06/07/2007 in favor of Housing and Urban Development in the original principal sum of \$3828.10 which recorded on 06/21/2007 in the De Soto County Records Office, at Book 2740 Page 32, (hereinafter the "prior mortgage"); and

WHEREAS, Owner has executed, a mortgage (hereinafter referred to as "Lender's Security Instrument") and note not to exceed the sum of \$98,101.00, and recorded 9-3-09 in Book 3076, Page 121 or Instrument No: \_\_\_\_\_ in De Soto County Records, in favor of lender, payable with interest and upon the terms and conditions described therein, which Lender's Security Instrument is to be recorded concurrently herewith; and

Whereas, the MORTGAGEE has agreed to subordinate the PRIOR MORTGAGE to LENDER'S MORTGAGE.

NOW, THEREFORE, INTENDING TO BE LEGALLY BOUND and in consideration of \$1.00

- 1. Subordination of Lien: The MORTGAGEE hereby subordinates the PRIOR MORTGAGE and its lien position in and on the PROPERTY to the LENDER'S Mortgage and the lien thereof, as if the LENDER'S Mortgage has been recorded first in time to the PRIOR MORTGAGE and so that all public records will reflect LENDER'S Mortgage superior in lien to the PRIOR MORTGAGE.

MCSA

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Mortgagor: George Cook  
FHA Case Number: 281297941

IN WITNESS WHEREOF, the undersigned, Dingo R. Asberry, Manager-Loan Administration of C & L Service Corporation and/or Morris-Griffin Corporation, attorney-in-fact for the Secretary of Housing and Urban Development, has hereunto set his hand for and on behalf of the Secretary.

By:   
Dingo R. Asberry, Manager-Loan Administration  
of C & L Service Corporation and/or Morris-Griffin  
Corporation, attorney-in-fact for the Secretary  
of Housing and Urban Development

STATE OF OKLAHOMA                    )  
  ) SS.  
COUNTY OF TULSA                    )

On this 7<sup>th</sup> day of August, 2009, before me, the undersigned Notary Public in and for Tulsa County, Oklahoma, personally appeared DINGO R. ASBERRY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument he is the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

My commission Expires 2/12/12

  
Notary Public Signature  
Commission Number: 08001557



**Exhibit "A"**  
**Legal Description**

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF DE SOTO, STATE OF MISSISSIPPI, BEING KNOWN AND DESIGNATED AS LOT 92, SECTION B, ROSS POINTE PUD, SITUATED IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 54, PAGE 8-9 IN THE OFFICE OF THE CHANCERY COURT OF DESOTO COUNTY, MISSISSIPPI.

BEING THE SAME PROPERTY AS MORE FULLY DESCRIBED IN DEED BOOK 393, PAGE 319, DATED 05/17/2001, RECORDED 05/31/2001, DE SOTO COUNTY RECORDS.

Tax ID: 2081021600009200