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Subordinated Loan Acct. # * 512681959504 CA – HFS File No. 6917991

This instrument was prepared by: *Bridget M. TAF T*
HomeFocus Services
1831 Chestnut St 6th Fl St. Louis MO 63103
BOA Loan #6077205513
Phone #: 866-394-6634
PARCEL TAX MAP ID NO. 207112-030-00023-00

Real Estate Subordination Agreement

THIS SUBORDINATION AGREEMENT (“MAY RESULT” OR “RESULTS”) IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

This Real Estate Subordination Agreement (“Agreement”) is executed as of September 1, 2009, by Trustmark National Bank, having an address of 214 Commerce Dr. Brandon MS. 39042

(“Subordinator”), in favor of Bank of America, N.A., having an address for notice purposes of
Bank of America
4161 Piedmont Parkway
Greensboro, NC 27410

Whereas, Subordinator is the owner and holder of, or creditor under, the indebtedness described in and secured by a Deed of Trust or Mortgage dated October 23 2008, executed by Brian L Taylor and Amy L Taylor

And which was recorded on December 12 2008 in Volume / Book 2973, Page 726, and if applicable, Document Number , of the land records of DE SOTO County, Mississippi, as same may have been or is to be modified prior hereto or contemporaneously herewith (the “Senior Lien”), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively the “Property”) (see attached Exhibit “A”); and

Whereas, Bank of America has been requested to make a loan, line of credit or other financial accommodation to BRIAN L TAYLOR AND AMY L TAYLOR

(joint and severally, "Borrower"), to be secured by, without limitation, a deed of trust or mortgage, (the "Junior Lien"), covering without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of Bank of America in the maximum principal face amount of \$ 150,000.00 (the "Principal Amount"), including provisions for acceleration and payment of collections costs (the "Obligation") the Junior Lien and the Obligation to contain such other terms and provisions as Bank of America and Borrower shall determine; and

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Bank of America's Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Bank of America's Junior Lien only to the extent of the Principal Amount of the Obligation and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the property or Bank of America's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Bank of America regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Bank of America and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

Stephen J. Collins

9/01/09
Date

By: * Stephen J. Collins

Its: * Branch Manager



Acknowledgment:

State of Mississippi

County of DeSoto

On Sept. 1, 2009, before me, Ashlie Penney, a
Notary Public in and for said State, personally appeared

Stephen Collins, personally known to me to be
the person(s) whose name is/are subscribed to the within instrument and acknowledged to me that
he/she executed the same in his/her authorized capacity and that by his/her/their signature(s) on the
instrument, the person(s), or the entity upon behalf of which the person acted, executed the instrument.
WITNESS my hand and official seal.

(seal)

Ashlie Penney

Signature of Person taking Acknowledgment

Printed name: * Ashlie Penney

Commission Expiration Date: 3/1, 2013



EXHIBIT "A"

ALL THAT CERTAIN PROPERTY SITUATED IN THE CITY OF OLIVE BRANCH, IN THE COUNTY OF DESOTO AND STATE OF MISSISSIPPI AND BEING DESCRIBED IN A DEED DATED 04/30/2004 AND RECORDED 05/05/2004 IN BOOK 471, PAGE 332 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE AND REFERENCED AS FOLLOWS: THE LAND LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT: LOT 23, SECTION C, PLEASANT HILL ESTATES SUBDIVISION, SITUATE IN SECTION 12, TOWNSHIP 2 SOUTH, RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 10, PAGE 14 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI. SUBJECT TO ALL APPLICABLE BUILDING RESTRICTIONS AND THE RESTRICTIVE COVENANTS OF RECORD. BEING THE SAME PROPERTY CONVEYED FROM ROGER S. TERRY AND MARIE E. TERRY TO BRIAN L. TAYLOR AND AMY L. TAYLOR BY DEED RECORDED 05-05-2004, IN BOOK 471, PAGE 332 IN THE REGISTERS OFFICE OF DESOTO COUNTY, MISSISSIPPI. ADDRESS: 5926 SPRING CREEK DR; OLIVE BRANCH, MS 38654-949 TAX MAP OR PARCEL ID NO.: 207112-030-00023-00

Tax ID: 207112-030-00023-00



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Customer Name: TAYLOR
Application # 6917991