

OK
OK

12/22/09 8:40:55
DK T BK 3,116 PG 705
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

When Recorded Mail To:

BANK OF AMERICA, N.A.
1800 Tapo Canyon Road,
Simi Valley, CA 93063
Attention: OMAR HERNANDEZ

Ln# 000741111652005N

Ln# 000741112132005N

SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

SUBORDINATION AGREEMENT

u

SUBORDINATION AGREEMENT**WHEN RECORDED MAIL TO:**

MSN SV-79/ DOCUMENT CONTROL DEPT.
 P.O. BOX 10266
 VAN NUYS CALIFORNIA 91410-0266
 LOAN #: 3127411116511898/3127411121311898

Borrower(s): DEADRICK CLAYBORN

NOTICE: THIS SUBORDINATION AGREEMENT 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 SUBORDINATION AGREEMENT is executed on December 8, 2009, by **Mortgage Electronic Registration Systems, Inc., as nominee for BAC Home Loans Servicing, LP ("Subordinated Lienholder")**, a Federal Savings Bank, with its principal place of business at 1199 North Fairfax St. Ste 500, Alexandria, VA 22314

INTRODUCTORY PROVISIONS

The following statements are true and correct and form the basis for this Agreement:

1. **Mortgage Electronic Registration Systems, Inc., as nominee for BAC Home Loans Servicing, LP (Subordinated Lien Holder)** holds a lien on the property described on Exhibit A hereto (the "Property") pursuant to a security instrument recorded in the real property records of DESOTO County, MS under Book 2590, Page 616 Doc # _____ on 10/25/2006. (The "Second Security Instrument").
2. **Mortgage Electronic Registration Systems, Inc., as nominee for BAC Home Loans Servicing, LP (First Lien Holder)** holds a lien on the property described on Exhibit A hereto (the "Property") pursuant to a security instrument recorded in the real property records of DESOTO County, MS under Book 2590, Page 625 Doc # _____ on 10/25/2006. (The "First Security Instrument").
3. The lien granted to Subordinated Lienholder was intended to be in subordinate position to the lien granted to First Lienholder.
4. Due to an administrative error, the Second Security Instrument was recorded before the recordation of the First Security Instrument.
5. The parties hereto are executing this Subordination Agreement in order to accurately reflect the intended priority of their respective liens.

Executed as of the date first written above.

Mortgage Electronic Registration Systems, Inc., as nominee for BAC Home Loans Servicing, LP


 By: Jennifer Guidicessi
 Title: Assistant Vice President

ACKNOWLEDGMENT

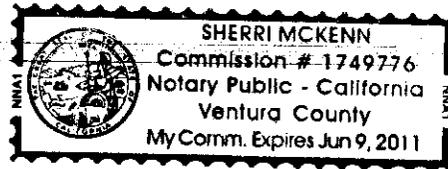
State of California)
) ss.
County of VENTURA)

On Dec. 14, 2009 before me, SHERRI MCKENN, NOTARY PUBLIC

personally appeared JENNIFER GUIDICCESSI,
who proved to me on the basis of satisfactory evidence to be the person(s) whose
name(s) is/are subscribed to the within instrument and acknowledged to me that
he/she/they executed the same in his/her/their authorized capacity(ies), and that by
his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of
which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the
foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature *Sherrri McKenn* (Seal)

Exhibit A

LOT 109, AREA 12, SNOWDEN GROVE PUD, LOCATED IN SECTION 3, TOWNSHIP 2 SOUTH,
RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI AS RECORDED IN PLAT BOOK 94, PAGES 49-
50, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.