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*APW*

To the Chancery Clerk of DeSoto County, Mississippi  
The real property described herein is situated in the SW ¼ of Section 18, T-3-S, R-9-W according to the  
Official Plat of the Chancery Clerk of DeSoto County, Mississippi.

**SUBORDINATION AGREEMENT**

**THIS AGREEMENT**, dated this, the 1st day of December, 2009, made by and between  
\*Citifinancial Real Estate Services, Inc. and CitiFinancial Mortgage Company, Inc:

**WITNESSETH :**

**WHEREAS, Citifinancial Real Estate Services, Inc.** is the holder of a lien on certain real property, which is represented by that certain deed of trust in the amount of \$15,233.63, executed by Dawn Baker and David Baker, to Debera Bridges, Trustee, for the use and benefit of said Mortgagee, dated March 30th, 2005, filed for record March 31st, 2005, and recorded in **Book 2187** at **Page 383**, in the office of the Chancery Clerk of DeSoto County, Mississippi.

**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, **Citifinancial Real Estate Services, Inc.,** hereby subordinates their deed of trust as recorded in **Book 2187** at **Page 383**, and all of the rights, title and interests in the real property therein described to the lien of **CitiFinancial Mortgage Company, Inc.,** as evidenced by that certain deed of trust in the amount of \$109,616.72 executed by Dawn Baker and David Baker, to John S. Smith, Trustee, for the use and benefit of said Mortgagee, dated July 14th, 2005, filed for record July 22nd, 2005, and recorded in **Book 2264** at **Page 651**, in the office of the Chancery Clerk of DeSoto County, Mississippi at all times be prior and superior to the lien of **Citifinancial Real Estate Services, Inc.,** first recorded at **Book 2187** at **Page 383**. This subordination is given to comport with the original intent of the parties so that that certain deed of trust in the amount of \$109,616.72 executed by Dawn Baker and David Baker is to be placed in first in priority to that intended second deed of trust in the amount of \$15.233.63, executed by Dawn Baker and David Baker, said lien having been originally recorded out of order through inadvertence and mistake.

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

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

BY: *David Burnett*  
TITLE: *Foreclosure Analyst*

ATTEST: *[Signature]*

TITLE: Foreclosure Analyst

STATE OF Missouri

COUNTY OF St. Charles

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for said County and State, the within named David Burnette and Kyle Pillehay, the Foreclosure Analysts, respectively, of \*, a Missouri corporation, and who further acknowledged to me that they signed, executed and delivered the above and foregoing Subordination Agreement on the day and year thereon set forth, for and on behalf of said corporation, after being duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this the 11 day of Jan., A.D., 20 10.

NOTARY PUBLIC

My commission expires:

**BRANDON D. LEWIS**  
Notary Public - Notary Seal  
State of Missouri  
Lincoln County  
Commission #06947465  
My Commission Expires Oct. 4, 2010

F09-3348/aeh