

Prepared by  
AFTER RECORDING, RETURN TO:  
HSBC  
Capture Center/Imaging  
2929 Walden Ave.  
Depew, NY 14043  
Barbara Leung  
630-677-7683

Return Recorded Documents To:  
Nations Direct Title Agency  
1100 Ocean Shore Blvd Suite 5  
Ormond Beach, FL 32176  
(877) 236-2973  
UPS

CROSS REFERENCES:  
Security Instrument at  
Deed Book 3155, Page 739  
Platinum Mortgage Inc. and/or MERS as Nominee  
For Lender, Senior Lender  
Security Instrument at  
Deed Book 279, Page 538

**SUBORDINATION AGREEMENT**

WHEREAS the undersigned MERS as Nominee for Accredited Home Lender's Inc. (the "Original Lender") is the holder of a certain [Mortgage, Deed of Trust or Security Deed] (the "Security Instrument") executed by Alvis Whitlock and Jacqueline Whitlock, dated May 2, 2003, to secure a note to Original Lender in the amount of \$104,000.00, said instrument encumbering certain property located at 8027 Elmwood Drive, DeSoto County, MS. ("the Property"), and being more particularly described on "Exhibit A" attached hereto; and

WHEREAS the Original Lender Security Instrument was recorded by the [Clerk of Superior Court, DeSoto County, MS., on April 1, 2004, in Deed Book 1738, Page 393.; and

WHEREAS the Property is also encumbered by that certain Security Instrument held by Platinum Mortgage Inc. and/or MERS as Nominee for Lender and its successors and assigns (the "Platinum Mortgage Inc. and/or MERS as Nominee for Lender Security Instrument"), executed by Alvis Whitlock and Jacqueline Whitlock, dated 3/26/2010 [date], to secure a note to Platinum Mortgage Inc. and/or MERS as Nominee for Lender in the amount not to exceed \$416,250.00, said instrument also encumbering the Property; and

WHEREAS the Platinum Mortgage Inc. and/or MERS as Nominee for Lender Security Instrument was recorded by the [Clerk of Superior Court, DeSoto County, MS.], on 4/19/10 [date], in Deed Book 3155, Page 739; and

WHEREAS Original Lender and Platinum Mortgage Inc. and/or MERS as Nominee for Lender desire to establish Platinum Mortgage Inc. and/or MERS as Nominee for Lender's position as first priority lienholder on the Property, with full security interest, and the undersigned agrees that the Original Lender

Security Instrument is, shall be, and is hereby made, subject and subordinate to the **Platinum Mortgage Inc. and/or MERS as Nominee for Lender** Security Instrument, but, shall not be subordinate to any future advances taken under the **Platinum Mortgage Inc. and/or MERS as Nominee for Lender** Security Instrument, except those corporate advances expressly permitted in the **Platinum Mortgage Inc. and/or MERS as Nominee for Lender** Security Instrument;

THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid to the undersigned, the undersigned hereby subordinates all right, title, and interest of the undersigned under the Original Lender Security Instrument to the right, title, and interest of **Platinum Mortgage Inc. and/or MERS as Nominee for Lender** under the **Platinum Mortgage Inc. and/or MERS as Nominee for Lender** Security Instrument, but, shall not be subordinate to any future advances taken under the **Platinum Mortgage Inc. and/or MERS as Nominee for Lender** Security Instrument, except those corporate advances expressly permitted in the **Platinum Mortgage Inc. and/or MERS as Nominee for Lender** Security Instrument. This subordination agreement shall be binding upon the successors and assigns of the undersigned and shall operate to the benefit of the holder of the **Platinum Mortgage Inc. and/or MERS as Nominee for Lender** Security Deed and the successors and assigns thereof and of any purchaser at any foreclosure sale there under and shall apply with like force and effect to any renewal thereof.

WITNESS the hand and seal of the undersigned, this 6<sup>th</sup> day of January, 2010.

**MERS as Nominee for Accredited Home Lender's Inc.**

*Thomas D. Thomas*

By: Thomas D. Thomas

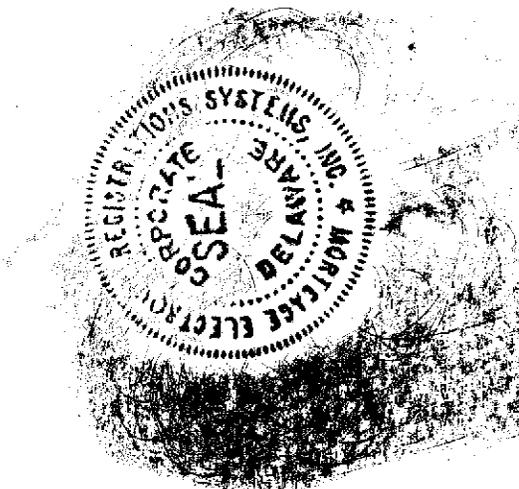
Its: VICE PRESIDENT Administrative Services Division

Signed, sealed and delivered  
in the presence of

*Barbara A. Laing*

By: Barbara A. Laing

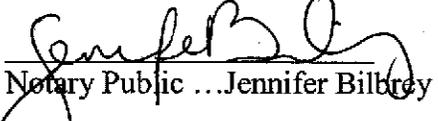
Its Assistant Secretary Administrative Services Division



State of Illinois  
County of Cook

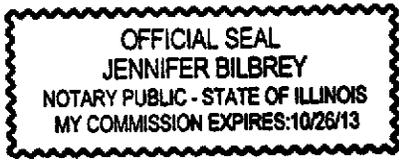
I, Jennifer Bilbrey, a Notary Public in and for the State of Illinois and County of Cook, do hereby certify that Thomas D. Thomas and Barbara A. Laing personally appeared before me this day and acknowledged that they are the Vice-President and Assistant Secretary of **MERS as Nominee for Accredited Home Lender's Inc.**, a Corporation, and that they as Vice-President and Assistant Secretary, being authorized to do so, executed the foregoing on behalf of the Corporation.

Witness my hand and notarial seal, this the 6<sup>th</sup> day of January, ~~2009~~ <sup>2010</sup>.

  
Notary Public ...Jennifer Bilbrey

My commission expires: 10/26/2013

Seal:



**Exhibit A**

That certain tract of property designated as Tract No. One of the Whitlock Subdivision on file in the office of the Chancery Clerk, Desoto County, Mississippi at Plat Book 48, Page 6, particularly described as follows:

2.00 acres (87,120.0 s.f.) being part of the Northwest Quarter of the Northeast Quarter of Section 27, Township 1 South, Range 7 West, Desoto County, Mississippi and described as follows:

Beginning at a 3/8 inch rebar located 1802.97' West of the Northeast Corner of Section 27, Township 1 South, Range 7 West, said point being the point of beginning and on the north line of said Section; thence South 88 degrees 32' 24" West 163.99' along the north line of said Section to a 3/8 rebar; thence South 00 degrees 21' 26" West 505.0' to a 3/8 inch rebar; thence North 88 degrees 32' 24" East 180.47' to a 3/8 inch rebar; thence North 01 degree 30' 46" West 504.75' to the point of beginning. Parcel containing 2.00 acres and being a part of that same property as recorded in Deed Book 176, Page 87 in the office of the Chancery Clerk of Desoto County, Mississippi.

The above described property is commonly known as 8027 Elmwood Drive, Olive Branch, MS 38654. However, the company does not insure the accuracy of this statement.

Being the same property acquired by Alvis Whitlock by virtue of that certain Warranty Deed dated 8-22-94 from Celia Bonner, recorded in the office of the Chancery Clerk of Desoto County, Mississippi at Book 279, Page 538 on 12-16-94.