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## Subordination Agreement

Prepared by: Nicole Moreno  
USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78288  
Ph: 800-531-2265 x 78456

Recording Requested by: LSI  
When recorded returned to:  
Custom Recording Solutions  
2550 N. Redhill Ave  
Santa Ana, CA 92705  
800-756-3524 ext. 5011

CRS# 8563664

env\*

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~~WHEN RECORDED MAIL TO:~~~~USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78288-0558~~

ATTENTION: EQMISC

## SUBORDINATION OF LIEN

Date: April 30, 2010 MS-8563664 0068754522 195

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: June 13, 2007

Grantor(s): Cecil L. Jernigan

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated June 13, 2007, in the original principal amount of \$25,000.00.

Recording Information: Deed of Trust dated June 13, 2007, recorded on July 2, 2007 at Desoto County, State of Mississippi in Book 2,747 Page 218, which mortgage is a lien upon the said premises located at 4826 Alden Lake Dr W, Horn Lake, MS 38637.Superior Lien:Date: May 28, 2010

Borrower(s): Cecil L. Jernigan

Lender: Wells Fargo Bank, NA

Note Secured by Superior Lien: Note dated May 28, 2010 with a loan amount not to exceed \$140,637.00

\*Recorded on: 6/4/10 / Book: 3174 / Page: 246

Property Address: 4826 Alden Lake Dr W, Horn Lake, MS 38637

Subordinating Party is the owner and holder of the Subordinated Lien, which is a lien against the Property.

For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

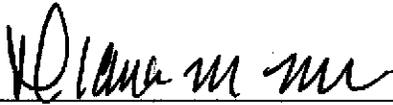
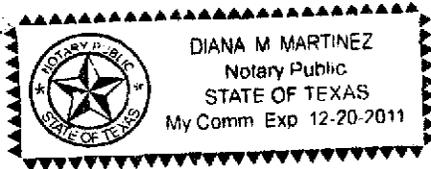
**USAA Federal Savings Bank**



By: **Nicole Moreno**  
**Account Services Specialist**

STATE OF TEXAS       §  
                                  §  
COUNTY OF BEXAR   §

On April 30, 2010, before me, the undersigned appeared Nicole Moreno, Account Services Specialist, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the County of Bexar and the State of Texas.



**Diana M. Martinez**  
**Notary Public**  
**State of Texas**  
**My Commission Expires: 12/20/2011**

Order ID: 8563664  
Loan No.: 0302335138

**EXHIBIT A  
LEGAL DESCRIPTION**

The following described property:

Lot 7, Section A, Alden Station Subdivision, located in Section 11, Township 2 South, Range 8 West, DeSoto County, Mississippi as recorded in Plat Book 41, Page 43, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Assessor's Parcel Number: 2-08-1-11-03-0-00007-00