

Prepared By:

When Recorded Mail To:

BANK OF AMERICA, N.A.

1800 Tapo Canyon Road,

Simi Valley, CA 93063

Attention: OMAR HERNANDEZ

Ln# 0001390783412005N

805-577-4730

SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

SUBORDINATION AGREEMENT

SUBORDINATION AGREEMENT

Borrower(s): MURPHY & EVA DUNCAN

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 July 1, 2010, 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

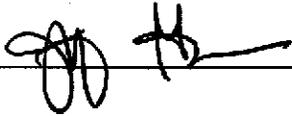
INTRODUCTORY PROVISIONS

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 2519, Page 716 Doc # _____ on 7/19/2006. 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 2519, Page 724 Doc # _____ on 7/19/2006. (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: Bank of America Vice President

CERTIFICATE OF ACKNOWLEDGMENT

State of California)
County of Ventura) ss.

On July 14, 2010 before me, Sherri McKenn, Notary Public

personally appeared Jennifer Guidicessi
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 *Sherri McKenn* (Seal)

Exhibit A

LOT 55, SECTION A, ASBURY PLACE SUBDIVISION, SITUATED IN SECTION 19, TOWNSHIP 1 SOUTH, RANGE 6 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 90, PAGE 36 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI